

Company Information

Date **DEC. 5, 2025**

Name

KOLIN MARKETING INC

Account Number

011808002307

Authorized Representative/s

1	Name	Mart Nathaniel R. Flores	Contact No.	09178253573	E-Mail Address	kmi@kolinphil.com.ph	Signature
2	Name	Editha M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature

e-Collections Schedule of Charges

<input checked="" type="checkbox"/>	Online Collections	Fee	Monthly ADB P4.08M for the first 2400 e-channels txn per yr; P17 e-channel real time settlement fee/ txn in excess.
<input type="checkbox"/>	Auto Debit Service	Fee	
<input type="checkbox"/>	Funds Consolidation	Fee	

Over-the-Counter Collections Schedule of Charges

<input checked="" type="checkbox"/>	Real Time Credit	Fee	Monthly ADB P12.68M for the first 2400 OTC txn per yr; P32 OTC Real Time Settlement fee/ txn in excess.
<input type="checkbox"/>	End-of-Day Credit	Fee	

Client Authorized Signatories


OLIVER M. FILOTEO
President / CEO

Name & Position, Date



Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
Name & Position, Date

e-Collections and Over-the-Counter Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that prior to availment of any collection service, the Company shall have enrolled its BDO current/savings account/s to be used exclusively in connection with the service ("Company's Account/s").
- The Company shall ensure that all instructions comply with the acceptable format and cut-off time agreed upon by BDO and the Company's Authorized Representative/s.
- The Company shall be solely responsible for the handling and settlement of any and all queries, claims or complaints of the payor, with the assistance of BDO as may be necessary.

Over-the-Counter & Online Collections

- The reference/subscriber number shall be a mandatory field of information for data entry with any over the counter and online collection transaction for the crediting of any amount into the Company's Account/s. It shall be the obligation of the Company to inform its payors of the reference/subscriber number for each transaction.
- The Company shall cause its payors to ensure that the reference/ subscriber number is correct and, for online transactions, funds are available for payment/ debit from his enrolled deposit account with BDO.
- The Company may pass on the transaction fee charged by BDO in relation to the transaction to the payor. The Company acknowledges that BDO shall have the right not to accept and/or process any transaction if the transaction fee is not paid.
- It shall be the obligation of the Company to properly inform its payors, through relevant media or materials, of any transaction fee that it will pass on to its payors and of BDO's right not to accept and/or process any transaction if the transaction fee is not paid.
- The Company acknowledges that BDO shall have the right to still impose the applicable transaction fee for check payments that have been successfully processed but subsequently returned/dishonored.
- The Company acknowledges that BDO reserves the right to debit from the Company's Account/s any item previously credited and subsequently returned/dishonored. The amount shall be debited from the Company's Account/s on the same day that the returned check was received by BDO.
- The Company shall be responsible for updating its payor's records and reconciling these records with the collection reported by BDO.
- BDO may consider, define, and integrate future additional collection channels in addition to the over-the-counter channel and online collections being offered by the Service. Company agrees that any such future additional collection channels and collection modes may be added and integrated by BDO into the Service without prior consent or notice given to the Company. Company agrees to be bound by these future additional collection channels, without need for prior notice or consent.

Auto Debit Service

- It shall be the responsibility of the Company to cause its subscribers to open and maintain a deposit account with BDO and to notify BDO accordingly about such account.

- The Company shall at all times be solely responsible for the accuracy of any information provided in the debit instruction file.

Funds Consolidation (Account Sweeping)

- The Company hereby expressly authorizes BDO to automatically transfer cleared funds in excess of the required minimum balance from its participating sub-accounts with BDO to its header/concentration account with BDO without need for any further act or deed

Duties and Responsibilities of BDO

- BDO shall provide collections service to the Company via Over the Counter at BDO branches, online through electronic banking services and other alternative channels through its partners.
- BDO shall only process collection instructions that comply with the acceptable format and cut-off time agreed upon by BDO and the Company's Authorized Representative/s.
- In the performance of the services, BDO merely acts as a conduit between the Company and its payors. Therefore, BDO shall not be liable for any claim/action which may arise between the Company and the payor.

Over-the-Counter & Online Collections

- BDO shall credit the Company's Account/s for all successfully received payments or cleared funds for the day. Payments received or funds cleared within cut-off shall be credited at the end of the banking day. Payments received or funds cleared after the cut-off shall be processed and credited to the Company's Account/s the following banking day.

Auto Debit Service

- BDO shall only process debit instructions for those payors with active deposit account with BDO.
- BDO shall process debit instructions based on the debit instruction file submitted by the Company.

Funds Consolidation (Account Sweeping)

- BDO shall facilitate automated fund transfers between the Company's enrolled participating sub-accounts and header/concentration account/s on a daily basis during BDO's end of day batch processing and/or on a pre-determined schedule, as agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only facilitate automated funds transfers of cleared and available funds.

Company Information

Date **DEC. 5, 2025**

Name

KOLIN MARKETING INC

Account Number

002020082086

Authorized Representative/s

1	Name	Mart Nathaniel R. Flores	Contact No.	09178253573	E-Mail Address	kmi@kolinphil.com.ph	Signature
2	Name	Editha M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature

e-Collections Schedule of Charges

<input checked="" type="checkbox"/>	Online Collections	Fee	Monthly ADB P2.04M for the first 1200 e-channels txn per yr; P17 e-channel real time settlement fee/ txn in excess.
<input type="checkbox"/>	Auto Debit Service	Fee	
<input type="checkbox"/>	Funds Consolidation	Fee	

Over-the-Counter Collections Schedule of Charges

<input checked="" type="checkbox"/>	Real Time Credit	Fee	Monthly ADB P8.84M for the first 1200 OTC txn per yr; P32 OTC Real Time Settlement fee/ txn in excess.
<input type="checkbox"/>	End-of-Day Credit	Fee	

Client Authorized Signatories



OLIVER M. FILOTEO
President / CEO

Name & Position, Date



Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
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e-Collections and Over-the-Counter Terms and Conditions

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- BDO shall only facilitate automated funds transfers of cleared and available funds.

FORM TYPE

New Enrollment Update

Date

12/05/2025

Company Name

KOLIN MARKETING INC

Authorized E-mail Recipients of Billing Statement

Name	Position/Department	Landline/Mobile No.	E-mail Address
Mart Nathaniel R. Flores		09178253573	kmi@kolinphil.com.ph
Editha M. Flores		09175375177	eflores@kolinphil.com.ph

SERVICE DETAILS

Institution Name Display

(30 Characters)

(2 3 0 7) K O L I N M A R K E T I N G I N C

Depository/Collection Account No. (12-digits)

0 1 1 8 0 8 0 0 2 3 0 7

Type of Account

- Peso Savings Account**
- Peso Current Account**
- USD Savings Account**

Payment Acceptance over-the-counter (OTC)

- Require Statement of Account (provide sample SOA)**
- If SOA required, print validation on SOA**
- Allow partial payment and beyond due date**
- Allow late checks**

Product Names (if applicable)

Primary Reference Number

Reference Number Description

PAYEE NAME/REFERENCE NUMBER

Field Type

Field Length

- A - Alphabet**
 - X - Alphanumeric**
 - N - Numeric**
- Min. **1** Max. of **20** Fixed Length of (Characters)

Validation Rule

- No validation** (any alphanumeric value, max of 20 chars)
- Data format** (check date typ and length)
- Check Digit Validation (CDV)**¹
- Application Programming Interface (API)**

Default Secondary Reference Description: Subscriber Account Name / Payor's Name

Channels

- Over-the-Counter (OTC)**
 - Cash
 - Checks (please provide supporting documents for your check payee names)
 - Business Online Banking (BOB)**
 - One Time Payment²
 - With Enrollment³
 - BDO Pay**
 - InstaPay P2B
 - With QR code
 - Without QR code
 - Personal Online Banking / Digital Banking**
 - No Enrollment²
 - With Enrollment³
 - Automated Teller Machine (ATM)**
 - No Enrollment² (numeric reference numbers only)
 - With Enrollment³ (via Digital Banking)
 - BDO Network Bank**
 - OTC
 - BOB
 - Kabayan Remittance**
- Source of Payment:
- CASA
 - Cash Card

¹ Provide CDV algorithm

² No Enrollment / One Time Payment – ideal for dynamic reference numbers

³ With Enrollment – ideal for static reference numbers

Collection Reports

✓ **Transmitted via BDO Business Online Banking**
(For clients without BQS, please fill out a ROB Solutions Form and Online Enrollment Form)

- ✓ Bills Payment Abstract of Collection
- ✓ Bills Payment Abstract of Collections Late Checks
- ✓ Bills Payment Intraday Report

Transmitted via BDO SFTP folder
(Please fill out an SFTP Enrollment Form)

- Abstract File - standard report
- Extract File (uploadable)
- BDO Standard format
- Customized (please provide file format)

Estimated Transaction Details

Average Monthly Transaction Count

Maximum Monthly Transaction Count

Average Monthly Transaction Amount

Maximum Monthly Transaction Amount

Peak Months

Purpose of Transactions

Special Instructions/Handling Note: May attach supporting documents if needed/applicable.

Declaration

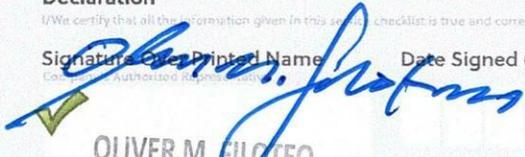
I/We certify that all the information given in this self-assessment checklist is true and correct.

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Signature Over Printed Name

Date Signed (mm/dd/yyyy)


OLIVER M. FILOTEO
President / CEO



Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Enrollment by

Signature Method & Account Setup by Enrollment Associate

Remarks

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Processed by Enrollment Officer

FORM TYPE New Enrollment Update

Date

12/05/2025

Company Name

KOLIN MARKETING INC

Authorized E-mail Recipients of Billing Statement

Name	Position/Department	Landline/Mobile No.	E-mail Address
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Editha M. Flores		09175375177	eflores@kolinphil.com.ph

SERVICE DETAILS

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(30 Characters)

(4 5 2 1) K O L I N M A R K E T I N G I N C

Depository/Collection Account No. (12-digits)

0 0 2 0 2 0 0 8 2 0 8 6

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- Peso Savings Account**
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- Require Statement of Account (provide sample SOA)**
- If SOA required, print validation on SOA**
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Primary Reference Number

Reference Number Description

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Field Length

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- Min. **1** **Max. of 20** (Max 20 chars) Fixed Length of (Characters)

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- No validation** (any alphanumeric value, max of 20 chars)
- Data format** (check date type and length)
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- Application Programming Interface (API)**

Default Secondary Reference Description: Subscriber Account Name / Payor's Name

Channels

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Over-the-Counter (OTC) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks
<small>(please provide supporting documents for your check payee names)</small> <input checked="" type="checkbox"/> Personal Online Banking / Digital Banking <ul style="list-style-type: none"> <input checked="" type="checkbox"/> No Enrollment² <input type="checkbox"/> With Enrollment³ <p>Source of Payment:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> CASA <input checked="" type="checkbox"/> Cash Card | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Business Online Banking (BOB) <ul style="list-style-type: none"> <input type="checkbox"/> One Time Payment² <input type="checkbox"/> With Enrollment³ <input checked="" type="checkbox"/> Automated Teller Machine (ATM) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> No Enrollment²
<small>(numeric reference numbers only)</small> <input type="checkbox"/> With Enrollment³
<small>(via Digital Banking)</small> <p>Source of Payment:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> CASA <input checked="" type="checkbox"/> Cash Card | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> BDO Pay <ul style="list-style-type: none"> <input type="checkbox"/> InstaPay P2B <ul style="list-style-type: none"> <input type="checkbox"/> With QR code <input type="checkbox"/> Without QR code <input checked="" type="checkbox"/> BDO Network Bank <ul style="list-style-type: none"> <input checked="" type="checkbox"/> OTC <input checked="" type="checkbox"/> BOB <input type="checkbox"/> Kabayan Remittance |
|--|--|--|

¹ Provide CDV algorithm
² No Enrollment / One Time Payment – ideal for dynamic reference numbers
³ With Enrollment – ideal for static reference numbers

Collection Reports

Transmitted via BDO Business Online Banking

(For clients without BOB, please fill out a BOE Solutions Form and Online Enrollment Form)

- Bills Payment Abstract of Collection
- Bills Payment Abstract of Collections Late Checks
- Bills Payment Intraday Report

Transmitted via BDO SFTP folder

(Please fill out an SFTP Enrollment Form)

- Abstract File - standard report
- Extract File (uploadable)
- BDO Standard format
- Customized (please provide file format)

Estimated Transaction Details

Average Monthly Transaction Count

Average Monthly Transaction Amount

Peak Months

Maximum Monthly Transaction Count

Maximum Monthly Transaction Amount

Purpose of Transactions

Special Instructions/Handling Note: May attach supporting documents if needed/applicable.

For migration/repricing from deposit reference (D1810170019) and Bills Payment E-channel only (D2201250137) to Mixed Bills Payment E-channel and OTC

Declaration

I/We certify that all the information given in this service checklist is true and correct.

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Company's Authorized Representative

Company's Authorized Representative



OLIVER M. FILOTEO
President / CEO

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Endorsed by

Signature Verified E-Account Setup by Enrollment Associate

Remarks

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Processed by Enrollment Officer

Company Information

Date **December 10, 2025**

Name
KOLIN MARKETING INC

Account Number
002028012624

Authorized Representative/s

1	Name	Mart Nathaniel R. Flores	Contact No.	09178253573	E-Mail Address	kmi@kolinphil.com.ph	Signature
2	Name	Editha M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature

e-Payments Schedule of Charges

Auto Credit Service Fee

Local Bank Transfer

- Real-Time Gross Settlement (RTGS) Fee
- PESONet Fee
- Philippine Domestic Dollar Transfer Service (PDDTS) Fee
- InstaPay (Vocalink) Fee

Cross-border Transfer (Wire Transfer) Fee

ATM Debit Card Payroll Fee

Cash Card Fee

Type of Card Salary Aid High Value Petty Cash

Check Writing Schedule of Charges

Outsourced Fee

Type of Check Corporate Manager's Check

Onsite Fee Monthly ADB of Php 18M inclusive of 2400 checks per year and a fee of Php7.00 per check in excess

Client Authorized Signatories


OLIVER M. FILOTEO
 President / CEO
 Name & Position, Date

 Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
 Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
 Name & Position, Date

e-Payments and Check Writing Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that the funds in its funding account is sufficient to cover the amount of the payment instruction and any fee/service charge in relation to the processing of the said instruction.
- The Company shall be responsible that all payment instructions comply with the acceptable format agreed upon by BDO and its Authorized Representative/s.
- The Company shall ensure that all payment instructions are within the agreed cut-off time as set forth by BDO and its Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- The Company shall cause its payment beneficiaries open and maintain an active deposit account with BDO.
- The Company shall be fully responsible for the data submitted and entered by the Company in its payment upload instruction file, including the account number of each beneficiary and the corresponding amount for credit.

Local Bank and Cross-border Transfer

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment instruction file. Any charges as a result of erroneous details shall be for the account of the Company.

Payroll Service (Payment of Employees Salary)

- The Company shall cause its employees to open and maintain an active deposit account or cash card with BDO.
- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payroll upload instruction, including the account/cash card number of each employee and its corresponding payroll credits.
- The Company hereby waives in favor of BDO its rights under the provisions of RA 1405 (as amended) (Bank Secrecy Law) where BDO is required by the Philippine Government or any of its Agencies to disclose information relating to the Company's account/s.

Check Writing (Preparation of Check)

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment upload instruction file.

Duties and Responsibilities of BDO

- BDO shall only process payment instructions if there is sufficient funds in the Company's funding account and shall not be liable for any penalties that the Company may incur as a result of BDO's refusal or failure to implement the said instruction.
- BDO shall only process payment instructions that comply with the acceptable format agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only process payment instructions that comply within the agreed cut-off time set forth by BDO and the Company's Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- BDO shall only process payment instructions for those beneficiaries with an active deposit account with BDO.
- BDO shall process the payment based on the payment upload instruction file submitted by the Company.

Local Bank and Cross-border Transfer

- BDO shall process the payment based on the payment instruction file submitted by the Company.

Payroll Service (Payment of Employees Salary)

- BDO shall only process payroll transactions for bonafide employees of the Company with an active deposit account or cash card with BDO.
- BDO shall process the payment based on the payroll instruction file submitted and authorized by the Company.
- If required by Philippine Government or any of its Agencies, BDO reserves the right to waive the provision of RA 1405 as amended (Bank Secrecy Law).

Check Writing (Preparation of Check)

- BDO shall process the printing of checks based on the payment upload instruction file submitted by the Company.
- BDO shall process the cancellation of printed Manager's Check/s upon receipt of a written request from the Company and the unnegotiated Manager's Check/s.

Terms & Conditions on Payroll: Cash Card

- Cash Card is not a Deposit Product**
Cash Card shall mean a valid and unexpired, prepaid, reloadable, multi-purpose electronic value card with mobile functionalities issued by BDO pursuant to this Agreement, and which can be used as a debit card for banking and other lawful transactions, local and international, using BDO Cash Card System.
- Marketing/Promotion of Cash Card**
Any advertising, promotional and marketing materials and collaterals to be produced and used by the Company in connection with the Cash Card shall be subject to BDO's prior review and final written approval. The Company renders BDO free from any claim, action or liability which may arise from its own Cardholder solicitation, Cash Card promotion and marketing campaigns and activities.
- Loyalty/Promotional Program**
The Company shall participate in loyalty/promotional programs which may be developed or implemented by BDO for the Cash Card. The Company may, subject to BDO's prior approval, develop and implement its own loyalty/promotional program at its own cost and expense. Such program should not run in conflict with any existing loyalty/promotional program being implemented by BDO. BDO shall not be liable in case of failure of the Company to fulfill its obligations under its own loyalty/promotional program.
- Distribution/Delivery of Cash Card, Forms, etc.**
The Company shall cause the prompt distribution and delivery of the Cash Cards, enrollment forms and related materials to the Cardholders.

Terms & Conditions on Payroll: ATM Debit Card

The opening and maintenance of Payroll Accounts shall be governed by the BDO Terms and Conditions Governing Deposit Accounts in so far as consistent with the terms of this Agreement. The issuance to and use of the ATM cards by Payroll Employees shall be subject to the BDO Terms and Conditions Governing the Issuance and Use of BDO ATM Cards, in so far as consistent with the terms of this Agreement.

Cardholder Information

The Company shall ensure and cause the Cardholders to accomplish the necessary Cash Card /ATM Debit Card Enrollment Form ("Enrollment Form") provided by BDO. The Company shall ensure that the Cash Cards/ ATM Debit Cards which are distributed to the Cardholders are and will always be, solely intended for the Cardholder whose true identity and personal circumstances the Company has sufficiently established in accordance with the Anti-Money Laundering Act (RA 9160), as amended, its Revised Implementing Rules and Regulations, the applicable rules and regulations of the Bangko Sentral ng Pilipinas (BSP), and all other relevant laws and regulations (collectively, the AMLA Laws"). The Company shall ensure to provide and confirm the following minimum information:

- True and full name of the Cardholder;
- Present Address;
- Permanent Address;
- Date and Place of Birth;
- Nationality;
- Contact Numbers or information;
- TIN and SSS/GSIS Numbers;
- Nature of Work;
- Source of Funds;
- Name, present address, date and place of birth, nationality, nature of work and source of funds of Beneficial Owner, whenever applicable; and
- Three (3) similar Specimen Signatures.

The Company warrants that it shall conduct the required customer identification and due diligence checks on the Cardholders. In relation thereto, the Company undertakes and warrants in favor of BDO as follows:

- it shall comply and cause its employees, agents or representatives to comply with the requirements of the AMLA Laws, including without limitation the requirements on outsourcing of the gathering of minimum information and/or documents and face-to-face contact;
- it shall establish the existence of the Cardholders and shall conduct the customer identification requirements, including face to face, on the said Cardholders in accordance with the provisions of the AMLA Laws;
- it shall enter into a written service level agreement with BDO that shall be approved by the board of directors of both companies;
- it has a reliable and acceptable customer identification system and training program in place and its personnel conducting the customer identification of the Cardholders have undergone sufficient training under such program;
- it shall cooperate and render the necessary assistance to BDO in conducting the necessary training program of the Company's employees or representatives gathering the required information/documents of, and/or conducting face-to-face contact with the customer;
- it shall allow BDO to monitor and conduct an annual review of the performance of the counterparty to determine whether or not to continue with the arrangement; and
- it shall deliver the KYC Documents of the Cardholders to BDO, within a period not exceeding thirty (30) calendar days from the time that it has received the same, provided that when a regulatory authority will require from BDO the submission of the KYC Documents, the Company undertakes to submit the KYC Documents to BDO within three (3) banking days from BDO's request or such earlier period as may be required by the regulatory authority.

The Company further undertakes to:

- Provide the BSP and BDO unrestricted access to Company's records and allow them to examine the Company's KYC processes and procedures, and inspect, reproduce, copy and make abstracts of such records and documents from time to time (the "On-site Examination"). Likewise, the Company shall without delay, provide the BSP and BDO with KYC Documents and Records during such On-site Examination or at anytime as may be required by BSP or BDO.
- Allow the BSP and BDO access to perform an annual review of the Company's conduct of its KYC related training, its training modules/materials and training records.

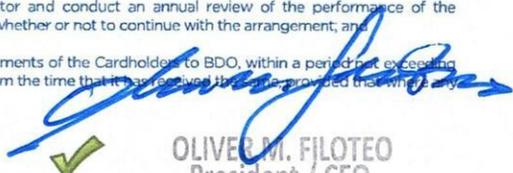
The Company further undertakes to:

- Provide the BSP and BDO unrestricted access to Company's records and allow them to examine the Company's KYC processes and procedures, and inspect, reproduce, copy and make abstracts of such records and documents from time to time (the "On-site Examination"). Likewise, the Company shall without delay, provide the BSP and BDO with KYC Documents and Records during such On-site Examination or at anytime as may be required by BSP or BDO.
- Allow the BSP and BDO access to perform an annual review of the Company's conduct of its KYC related training, its training modules/materials and training records.

The Company shall verify, authenticate and endorse the Cardholder's signature on the Enrollment Form. It shall indicate such verification, authentication, and endorsement in the said Form. The Company shall submit to BDO, original copies of the duly accomplished and signed, signature verified and endorsed Cardholder enrollment forms, on a weekly basis or such other frequency of submission as may be required by BDO. The Company shall be solidarily liable with BDO for any violation of any law in connection with the foregoing. The liability of the Company under the immediately preceding sentence shall not be diminished nor excused in the event BDO verifies the accuracy or correctness of any data, information or signature provided by the Cardholder, or for the authenticity or veracity of any document submitted by the Cardholders to the Company. Cardholder enrollment forms and other documents submitted by the Company to BDO shall be deemed to have been duly verified, authenticated and endorsed by the Company, notwithstanding lack of express verification, authentication and/or endorsement thereof. It is hereby understood that the assignment of Cash Card/ATM Debit Card numbers to Cardholders and the distribution of the corresponding Cash Cards/ATM Debit Cards to the Cardholders shall be the sole responsibility of the Company. The enrollment of the Cardholders shall be deemed effective upon submission of the duly accomplished and signed, signature verified and endorsed Enrollment Forms to BDO.

The Company shall ensure and hereby warrants that any and all Cash Cards issued/which may be issued pursuant to this Agreement shall be used only for lawful and bonafide purposes/transactions.

The Company hereby agrees to hold BDO free and harmless and indemnify BDO for all losses, damages, claims, demands, causes of action or suits that may arise as a result of or in connection with BDO's reliance on the foregoing warranties of the Company or the Company's non-compliance with the aforementioned undertakings.



OLIVER M. FILOTEO
 President / CEO
 Authorized Signatory

 Authorized Signatory

Company Information

Date **December 10, 2025**

Name

KOLIN MARKETING INC

Account Number

011808002307

Authorized Representative/s

1 Name **Mart Nathaniel R. Flores** Contact No. **09178253573** E-Mail Address **kmi@kolinphil.com.ph** Signature

2 Name **Editha M. Flores** Contact No. **09175375177** E-Mail Address **eflores@kolinphil.com.ph** Signature

e-Payments Schedule of Charges

Auto Credit Service Fee

Local Bank Transfer

Real-Time Gross Settlement (RTGS) Fee

PESONet Fee

Philippine Domestic Dollar Transfer Service (PDDTS) Fee

InstaPay (Vocalink) Fee

Cross-border Transfer (Wire Transfer) Fee

ATM Debit Card Payroll Fee

Cash Card Fee

Type of Card Salary Aid High Value Petty Cash

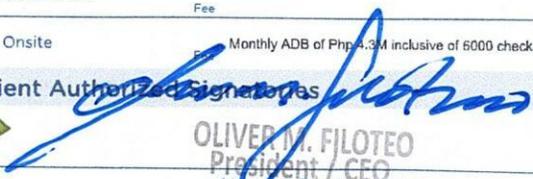
Check Writing Schedule of Charges

Outsourced Fee

Type of Check Corporate Manager's Check

Onsite Monthly ADB of Php4.3M inclusive of 6000 checks per year and a fee of Php7.00 per check in excess

Client Authorized Signatory/s


OLIVER M. FILOTEO
 President / CEO
 Name & Position, Date

 Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**

Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**

Name & Position, Date

e-Payments and Check Writing Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that the funds in its funding account is sufficient to cover the amount of the payment instruction and any fee/service charge in relation to the processing of the said instruction.
- The Company shall be responsible that all payment instructions comply with the acceptable format agreed upon by BDO and its Authorized Representative/s.
- The Company shall ensure that all payment instructions are within the agreed cut-off time as set forth by BDO and its Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- The Company shall cause its payment beneficiaries open and maintain an active deposit account with BDO.
- The Company shall be fully responsible for the data submitted and entered by the Company in its payment upload instruction file, including the account number of each beneficiary and the corresponding amount for credit.

Local Bank and Cross-border Transfer

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment instruction file. Any charges as a result of erroneous details shall be for the account of the Company.

Payroll Service (Payment of Employees Salary)

- The Company shall cause its employees to open and maintain an active deposit account or cash card with BDO.
- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payroll upload instruction, including the account/cash card number of each employee and its corresponding payroll credits.
- The Company hereby waives in favor of BDO its rights under the provisions of RA 1405 (as amended) (Bank Secrecy Law) where BDO is required by the Philippine Government or any of its Agencies to disclose information relating to the Company's account/s.

Check Writing (Preparation of Check)

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment upload instruction file.

Duties and Responsibilities of BDO

- BDO shall only process payment instructions if there is sufficient funds in the Company's funding account and shall not be liable for any penalties that the Company may incur as a result of BDO's refusal or failure to implement the said instruction.
- BDO shall only process payment instructions that comply with the acceptable format agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only process payment instructions that comply within the agreed cut-off time set forth by BDO and the Company's Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- BDO shall only process payment instructions for those beneficiaries with an active deposit account with BDO.
- BDO shall process the payment based on the payment upload instruction file submitted by the Company.

Local Bank and Cross-border Transfer

- BDO shall process the payment based on the payment instruction file submitted by the Company.

Payroll Service (Payment of Employees Salary)

- BDO shall only process payroll transactions for bonafide employees of the Company with an active deposit account or cash card with BDO.
- BDO shall process the payment based on the payroll instruction file submitted and authorized by the Company.
- If required by Philippine Government or any of its Agencies, BDO reserves the right to waive the provision of RA 1405 as amended (Bank Secrecy Law).

Check Writing (Preparation of Check)

- BDO shall process the printing of checks based on the payment upload instruction file submitted by the Company.
- BDO shall process the cancellation of printed Manager's Check/s upon receipt of a written request from the Company and the unnegotiated Manager's Check/s.

Terms & Conditions on Payroll: Cash Card

- Cash Card is not a Deposit Product**
 Cash Card shall mean a valid and unexpired, prepaid, reloadable, multi-purpose electronic value card with mobile functionalities issued by BDO pursuant to this Agreement, and which can be used as a debit card for banking and other lawful transactions, local and international, using BDO Cash Card System.
- Marketing/Promotion of Cash Card**
 Any advertising, promotional and marketing materials and collaterals to be produced and used by the Company in connection with the Cash Card shall be subject to BDO's prior review and final written approval. The Company renders BDO free from any claim, action or liability which may arise from its own Cardholder solicitation, Cash Card promotion and marketing campaigns and activities.
- Loyalty/Promotional Program**
 The Company shall participate in loyalty/promotional programs which may be developed or implemented by BDO for the Cash Card. The Company may, subject to BDO's prior approval, develop and implement its own loyalty/promotional program at its own cost and expense. Such program should not run in conflict with any existing loyalty/promotional program being implemented by BDO. BDO shall not be liable in case of failure of the Company to fulfill its obligations under its own loyalty/promotional program.
- Distribution/Delivery of Cash Card, Forms, etc.**
 The Company shall cause the prompt distribution and delivery of the Cash Cards, enrollment forms and related materials to the Cardholders.

Terms & Conditions on Payroll: ATM Debit Card

The opening and maintenance of Payroll Accounts shall be governed by the BDO Terms and Conditions Governing Deposit Accounts in so far as consistent with the terms of this Agreement. The issuance to and use of the ATM cards by Payroll Employees shall be subject to the BDO Terms and Conditions Governing the Issuance and Use of BDO ATM Cards, in so far as consistent with the terms of this Agreement.

Cardholder Information

The Company shall ensure and cause the Cardholders to accomplish the necessary Cash Card /ATM Debit Card Enrollment Form ("Enrollment Form") provided by BDO. The Company shall ensure that the Cash Cards/ ATM Debit Cards which are distributed to the Cardholders are and will always be, solely intended for the Cardholder whose true identity and personal circumstances the Company has sufficiently established in accordance with the Anti-Money Laundering Act (RA 9160), as amended, its Revised Implementing Rules and Regulations, the applicable rules and regulations of the Bangko Sentral ng Pilipinas (BSP), and all other relevant laws and regulations (collectively, the AMLA Laws"). The Company shall ensure to provide and confirm the following minimum information:

- True and full name of the Cardholder;
- Present Address;
- Permanent Address;
- Date and Place of Birth;
- Nationality;
- Contact Numbers or Information;
- TIN and SSS/GSIS Numbers;
- Nature of Work;
- Source of Funds;
- Name, present address, date and place of birth, nationality, nature of work and source of funds of Beneficial Owner, whenever applicable; and
- Three (3) similar Specimen Signatures.

The Company warrants that it shall conduct the required customer identification and due diligence checks on the Cardholders. In relation thereto, the Company undertakes and warrants in favor of BDO as follows:

- it shall comply and cause its employees, agents or representatives to comply with the requirements of the AMLA Laws, including without limitation the requirements on outsourcing of the gathering of minimum information and/or documents and face-to-face contact;
- it shall establish the existence of the Cardholders and shall conduct the customer identification requirements, including face to face, on the said Cardholders in accordance with the provisions of the AMLA Laws;
- it shall enter into a written service level agreement with BDO that shall be approved by the board of directors of both companies;
- it has a reliable and acceptable customer identification system and training program in place and its personnel conducting the customer identification of the Cardholders have undergone sufficient training under such program;
- it shall cooperate and render the necessary assistance to BDO in conducting the necessary training program of the Company's employees or representatives gathering the required information/documents of, and/or conducting face-to-face contact with the customer;
- it shall allow BDO to monitor and conduct an annual review of the performance of the counterparty to determine whether or not to continue with the arrangement; and
- it shall deliver the KYC Documents of the Cardholders to BDO, within a period not exceeding thirty (30) calendar days from the time that it has received the same, provided that, when any

regulatory authority will require from BDO the submission of the KYC Documents, the Company undertakes to submit the KYC Documents to BDO within three (3) banking days from BDO's request or such earlier period as may be required by the regulatory authority.

The Company acknowledges that it is aware of and understands the effect of, and agrees and undertakes to, and to cause all its stockholders, directors, officers, employees and representatives ("Company Personnel") to observe bank secrecy laws, including but not limited to the provisions of Republic Act 1405, Republic Act No. 6426, Republic Act No. 8484, Republic Act No. 10173, and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") in connection with this Agreement and further agrees and undertakes that it will not, and covenants that all its Company Personnel will not do anything which will cause BDO to violate any provision of the Bank Secrecy Laws or otherwise be guilty of an offense thereunder. It is understood that from the time that the Cardholder has submitted the KYC Documents and during and after the Safekeeping Period, the Company shall be bound by the Bank Secrecy Laws.

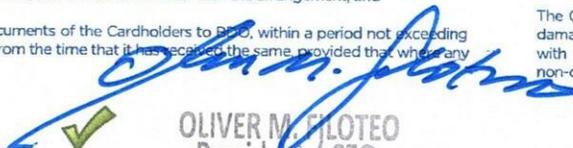
The Company further undertakes to:

- Provide the BSP and BDO unrestricted access to Company's records and allow them to examine the Company's KYC processes and procedures, and inspect, reproduce, copy and make abstracts of such records and documents from time to time (the "On-site Examination"). Likewise, the Company shall without delay, provide the BSP and BDO with KYC Documents and Records during such On-site Examination or at anytime as may be required by BSP or BDO.
- Allow the BSP and BDO access to perform an annual review of the Company's conduct of its KYC related training, its training modules/materials and training records.

The Company shall verify, authenticate and endorse the Cardholder's signature on the Enrollment Form. It shall indicate such verification, authentication, and endorsement in the said Form. The Company shall submit to BDO, original copies of the duly accomplished and signed, signature verified and endorsed Cardholder enrollment forms, on a weekly basis or such other frequency of submission as may be required by BDO. The Company shall be solidarily liable with BDO for any violation of any law in connection with the foregoing. The liability of the Company under the immediately preceding sentence shall not be diminished nor excused in the event BDO verifies the accuracy or correctness of any data, information or signature provided by the Cardholder, or for the authenticity or veracity of any document submitted by the Cardholders to the Company. Cardholder enrollment forms and other documents submitted by the Company to BDO shall be deemed to have been duly verified, authenticated and endorsed by the Company, notwithstanding lack of express verification, authentication and/or endorsement thereof. It is hereby understood that the assignment of Cash Card/ATM Debit Card numbers to Cardholders and the distribution of the corresponding Cash Cards/ATM Debit Cards to the Cardholders shall be the sole responsibility of the Company. The enrollment of the Cardholders shall be deemed effective upon submission of the duly accomplished and signed, signature verified and endorsed Enrollment Forms to BDO.

The Company shall ensure and hereby warrants that any and all Cash Cards issued/which may be issued pursuant to this Agreement shall be used only for lawful and bonafide purposes/transactions.

The Company hereby agrees to hold BDO free and harmless and indemnify BDO for all losses, damages, claims, demands, causes of action or suits that may arise as a result of or in connection with BDO's reliance on the foregoing warranties of the Company or the Company's non-compliance with the aforementioned undertakings.



OLIVER M. PILOTEO
 President / CEO
 Authorized Signatory

 Authorized Signatory

Date (mm/dd/yyyy)

12 / 10 / 2025

COMPANY INFORMATION

Name

KOLIN MARKETING INC

Account Number

011808002307 / 002020082086

Authorized Representative/s Name

Contact Number

E-mail Address

Signature

1 Mart Nathaniel R. Flores

09178253573

kmi@kolinphil.com.ph

2 Editha M. Flores

09175375177

eflores@kolinphil.com.ph

CORPORATE CHECK SCANNER PRICING SCHEDULE

✓ Corporate Check Scanner

Monthly ADB of 6.8M for 3600 checks per year

CLIENT AUTHORIZED SIGNATORIES

Name and Position

Date (mm/dd/yyyy)

Name and Position

Date (mm/dd/yyyy)

Handwritten signature of Oliver M. Filoteo, President/CEO

OLIVER M. FILOTEO President / CEO

SIGN HERE

BANK AUTHORIZED SIGNATORIES

Name and Position

Date (mm/dd/yyyy)

Name and Position

Date (mm/dd/yyyy)

PAOLO LUIS A. PEREZ | PAULEEN LEI C. QUIJANO

JOHN PAUL F. DALIPE | CAROLINE H. GARCIA

CORPORATE CHECK SCANNER TERMS AND CONDITIONS

Corporate Check Scanner (CCS) Machine Use and Maintenance

- The Company shall provide a suitable rent-free space acceptable to BDO for the installation of the CCS Machine.
The Company shall ensure network availability via Local Access Network or Wi-Fi and computer terminal/s that will be integrated to the CCS Machine/s and system.
The Company shall allow entry of BDO authorized personnel in the designated facility to do installation, configuration, or replacement of CCS Machine upon onboarding or maintenance.
The Company shall not copy, modify, create any derivative work from, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, the CCS Software or allow or permit the CCS Software or any part of it to be combined with or incorporated in other programs.
After the installation, the Company shall not move the CCS Machine. Any relocation of the device to other sites shall only be upon approval of BDO. BDO has the right to charge the Company additional cost for the reinstallation or relocation of the CCS Machine.
The Company will diligently comply with all the requirements for proper operation and maintenance of the hardware and software components and requirements of the CCS Machine, and its recommended security measures to be implemented based on the implementing guidelines to be provided by BDO. If the requirements are not fully complied with, BDO reserves the right to suspend the Service or a part of it. The Company shall hold BDO free and harmless and indemnified from any damage, cost or expense which BDO may incur or suffer arising from or in connection with the failure by the Company to comply with any or all of the requirements.
The Company acknowledges that the CCS Machine shall remain the property of BDO, and should be exclusively used for BDO transactions only.
In the event that defects or faults in CCS Machine and CCS System Module were encountered, the Company shall immediately report to BDO for investigation and resolution.
Upon termination of the Service, BDO has the right to deactivate the CCS Portal, disable scanning of checks, and pull out the CCS Machine.

Acknowledgments, Duties, and Responsibilities of the Company

- The Company consents and authorizes BDO to access the Company's information and hereby waives in favor of BDO its right to confidentiality under the provisions of Republic Act No. 1405, Republic Act No. 6426 and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") or any law on the secrecy of bank deposits, and the pertinent implementing rules and regulations, including any amendment thereto, in respect of any data/information/transactions concerning/ involving the Depository Accounts relating to BDO's implementation of the Service.
The Company attests that the Corporate maker/s and Corporate checker/s created by the Corporate Administrators are authorized users for the Company's check transactions.
The Company shall comply with the advisories and instructions received from the bank related to Corporate Check Scanning activities.
The Company shall ensure the date and amount indicated in the checks are validated with the scanned digital check image upon submission to avoid delay and/or rejection by BDO.
The Company shall ensure that the checks are properly endorsed (Account Name, Account Number, Contact Number and deposit reference details, if applicable) at the back of the check before scanning and submission to avoid delay and/or rejection by BDO.
The Company is responsible for submitting all processed checks under "Accepted" and "Returned to PCHC" statuses through a transmittal slip downloadable in the CCS Portal. Unless otherwise instructed by the bank, the Company shall generate the reports 5:00PM onwards to ensure all checks statuses have been updated.
For rejected checks due to Drawn Against Uncleared Deposits (DAUD) or Drawn Against Insufficient Funds (DAIF), second presentation will no longer be accepted and eligible in the CCS System Module. The check needs to be submitted first to BDO for stamping, before it can be eligible for redeposit over-the-counter.

CLIENT AUTHORIZED SIGNATORIES

OLIVER M. FILOTEO President / CEO

SIGN HERE

SIGN HERE

- Provide BDO with such assistance as may be requested by BDO in the conduct of any investigation or inquiry arising from or in connection with any security breach, discrepancy, fraud, unlawful or criminal activity, receipt of counterfeit/fake/unfit checks or such other circumstances or incident that may adversely affect the CCS Machine and/or the Service.
- The Company acknowledges that BDO may, without prior notice to the Company, immediately debit and/or credit the Company's Account with the amount of discrepancy found between the amount indicated on the physical check received by BDO and the amount indicated in the electronic reports generated by the CCS System Module.
- The Company shall hold BDO free and harmless from any and all losses or damages suffered or incurred by the Company arising from or in connection with: (a) any downtime, interruption or unavailability (wholly or partially), or any suspension or termination, of facilities provided by BDO's authorized Service Provider in connection with the CCS Machine, CCS System Module and/or Service; or (b) failure or inability of the Company to use the CCS Machine and/or CCS System Module for whatever reason including, but not limited to, those arising from any defect or damage to, or breakdown of the CCS Machine and/or the CCS System Module; (c) any error or mistake in the report generated by the system of the authorized Service Provider; (d) the Company's failure to comply with its obligations herein.
- During a system downtime and in the event that the checks were scanned with the Unique Identification Code (UIC) printed at the back of the check but cannot be submitted to the bank through CCS, the Company agrees to deposit the checks at the Branch of Account.
- Should the CCS Machine and/or CCS System Module be unavailable for use by the Company (whether due to breakdown or maintenance) the Company agrees to deposit the checks over-the-counter via BDO branch.
- The Company commits to be enrolled in the Service for a minimum of 2 years from the date of implementation. Should the Service be terminated beforehand, the pre-termination fee is Php150,000.00, which may be waived subject to BDO's evaluation and approvals.
- The Company agrees and undertakes to provide the scanned physical checks along with a summarized inventory of scanned checks on a weekly basis via courier or via hand-delivery by Company-authorized personnel to their Branch of Account.
 - The Company consents to the appointment by BDO of a Service Provider to pick up the checks, and authorizes BDO to disclose to the Service Provider the Company's Account related information such as Account Number and Account Name, including the Company's address and contact details. For this purpose, the Company hereby waives in favor of BDO and BDO's Service Provider, its right to confidentiality under the provisions of Republic Act No. 1405, Republic Act No. 6426 and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") or any law on the secrecy of bank deposits, and the pertinent implementing rules and regulations, including any amendment thereto, in respect of any data/information/transactions concerning/ involving the Depository Accounts relating to BDO's implementation of the Service.
- In the event of delayed submission of physical checks, the Company will receive email notification from BDO requiring the checks to be submitted strictly within five (5) banking days from notice. Failure to comply with the notice shall result in the Company's Account being debited for the amount of the checks still not submitted to BDO.
- The Company should ensure that the checks are ready for collection and are valid, unspoiled, and undamaged upon submission to the Service Provider or designated Branch of Account. In the case of lost checks, the Company shall issue an Affidavit of Loss which may be accepted subject to approval of BDO. In case of spoiled or damaged checks, the Company will issue to BDO a Certification Letter on checks damaged during their possession.

Acknowledgments, Duties, and Responsibilities of BDO

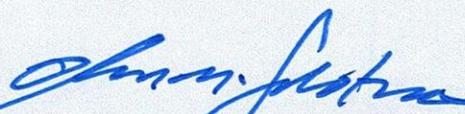
Corporate Check Scanner Machine Use and Maintenance

- BDO shall ensure Client Enrollment and pre-requirements checklist are complete prior implementation of the service to the Company.
- BDO shall deliver and install the CCS Machine in the premise of the Company and ensure it is in good condition. In the event that the CCS Machine is defective, BDO will replace the unit.
- BDO shall ensure CCS System Module connection and modules are successfully integrated in the Company's premise.
- BDO shall provide a confirmation that the CCS Machine and CCS System Module are successfully installed and integrated.
- BDO shall pull out the CCS Machine from the Company's facility if the Company notifies BDO of its intention to terminate the Service.
- BDO shall pull out the CCS Machine from the Company's facility if the Company notifies BDO of its intention to terminate the Service.

Corporate Check Scanner Transactions

- BDO shall provide the Company an Administrator Account which will be communicated through the authorized Company Administrator representative's e-mail provided upon enrollment to the Service.
- BDO shall only process digital check images endorsed by the Company that complies with the agreed cut-offs and check technicalities (e.g., amount, signature, and others) of the received digital check images.
 - BDO shall process the digital check images within the allotted timing during banking days. The processing window is from 9:00AM to 2:30PM, but may subject to change based on BDO or PCHC's decisions.
 - In the event that the Company scans the checks beyond the processing window, BDO shall queue the digital check images for next day's processing.
 - BDO shall validate check technicalities for approval, update, and/or rejection considering the standard bank procedure.
 - BDO has the right to correct the check details encoded by the Company in the CCS System Module based on the digital check image received.
- For On-Us check deposits, BDO shall credit the Company if the issuer of the BDO check have sufficient funds in their accounts.
- For Off-Us check deposits, BDO shall credit the Company upon clearing the check. The Company agrees that its Account shall be debited when scanned digital check images are returned or unfunded.
- If applicable, BDO shall use the Company's Bills Purchase Line for On-Us and Off-Us check deposits upon written consent of the Company.
- BDO shall process reversals of deposited funds in cases of, but not limited to, discrepancy, fraud, unlawful or criminal activity, and receipt of counterfeit/fake/unfit checks.
- BDO shall do the collection of physical checks agreed together with the Company via courier service and/or via Over the Counter (OTC) on a weekly basis.
- Should the Company fail to comply with the notice of BDO requiring the processed checks to be submitted strictly within five (5) banking days, BDO has the right to debit the account for the amount of the check/s that are yet to be submitted to the bank.

CLIENT AUTHORIZED SIGNATORIES



OLIVER M. FILOTEO
President / CEO

SIGN HERE

SIGN HERE

FORM TYPE New Enrollment Update / Additional Users or Sites

Date (mm/dd/yyyy) 1 2 1 0 2 0 2 5

Company Name
KOLIN MARKETING INC

Branch of Account
EDSA - Kalayaan Avenue

Branch Code
1180

BILLS PURCHASE LINE ACCOUNT Yes No

Account Name	Account Number	Account
1		
2		

AUTHORIZED E-MAIL RECIPIENTS OF BILLING STATEMENT

Name	Position - Dept.	Landline / Mobile	Fax No.	E-mail Address
1 Mart Nathaniel R. Flores		09178253573		kmi@kolinphil.com.ph
2 Editha M. Flores		09175375177		eflores@kolinphil.com.ph

SITE CONTACT PERSON(S)

Name	Position - Dept.	Landline / Mobile	Fax No.	E-mail Address
1 Mart Nathaniel R. Flores		09178253573		kmi@kolinphil.com.ph
2 Editha M. Flores		09175375177		eflores@kolinphil.com.ph

SERVICE DETAILS

Site Name
KOLIN MARKETING INC / KOLIN PHILIPPINES INTL INC HEAD OFFICE

Installation Address
1854 Sta.Rita St., Guadalupe Nuevo, Makati City

MACHINE AND WEBSITE USERS

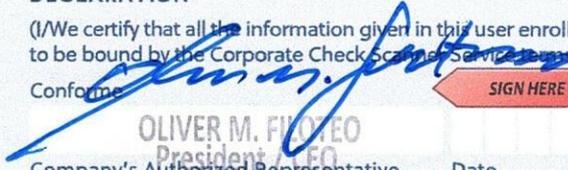
Authorized Users (Last Name, First Name, Middle Name)	Email Address	Mobile Number (OTP)	Admin Maker	Admin Checker	Remarks
Editha M. Flores	eflores@kolinphil.com.ph	09175375177	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	New User
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item

SPECIAL INSTRUCTIONS / HANDLING (May attach supporting documents if needed/applicable)

Service Account / ADB Account : 011808002307 / 002020082086 ; Billing Account: 002020082086

DECLARATION

(I/We certify that all the information given in this user enrollment form is true and correct. I/We further certify that I/we have read, understood and agreed to be bound by the Corporate Check Scanner Service Terms and conditions.)

Conforme  **SIGN HERE**

Conforme **SIGN HERE**

OLIVER M. FILOTEO
President / CFO
Company's Authorized Representative
(Signature over printed name)

Date
(mm/dd/yyyy)

Company's Authorized Representative
(Signature over printed name)

Date
(mm/dd/yyyy)

Target Live Date (to be determined by BDO) (mm/dd/yyyy) _____

Signature Verified and Account Set-up by (Signature over printed name) _____

Date (mm/dd/yyyy) _____

Machine ID _____

Implementation Officer

Date _____

Date _____

Date _____

Company Information

Date Dec 10, 2025

Name

KOLIN PHILIPPINES INTERNATIONAL INC.

Business Address

1854 KOLIN BLDG STA RITA ST BRGY GUADALUPE NUEVO MAKATI CITY PHILIPPINES

Principal Contact Person

Name **Editha M. Flores**Contact No. **09175375177**E-Mail Address **eflores@kolinphil.com.ph****Master Agreement and Terms and Conditions**

This Master Agreement and the Terms and Conditions hereof shall govern the Company's availment of BDO's Cash Management Services.

I. Definition of Terms

- "Account" shall mean any and all BDO accounts of the Company enrolled/to be enrolled in the Service and as indicated/may be indicated in the Solutions Form/s.
- "Agreement" shall mean this Master Agreement and the terms and conditions contained herein, and as may be amended or supplemented by BDO from time to time.
- "BDO" shall mean BDO Unibank, Inc., its successors-in-interest and assigns.
- "Company" shall mean the entity named in the signature page of this Agreement and in the related Solutions Form/s, its successors-in-interest, heirs and permitted assigns, who will avail of the relevant Services for lawful and bonafide transaction purposes.
- "Solutions Form" shall mean the enrollment form with supplemental terms and conditions accomplished and signed by the Company's authorized signatory/ies covering each specific Service availed of by the Company. The Solutions Form with supplemental terms and conditions embodied therein and this Agreement shall constitute one (1) integrated document.
- "Authorized Representatives" shall mean the persons designated by the Company, as indicated in the Solutions Form, to provide instructions to the Bank and sign the necessary documents in order to implement the Service to the Company.
- "Effective Date" shall mean the date of signing of this Agreement by the Company's authorized signatory/ies as indicated on the signature page hereof.
- "Schedule of Charges" shall mean a summary of the fees payable by the Company to BDO, the ADB Accounts, and the minimum ADB requirement, as indicated in the Solutions Form.
- "Service" shall mean the BDO Cash Management product/s or service/s, specifically covered by and described in the relevant Solutions Form, which the Company avails itself of, subject to and in accordance with this Agreement. These Services shall include but not be limited to Consolidated Collections Solutions and Consolidated Payments Solutions.
- "Service Commencement Date" shall mean the date when BDO commences to perform the Service as indicated in the relevant Solutions Form.

II. The Services

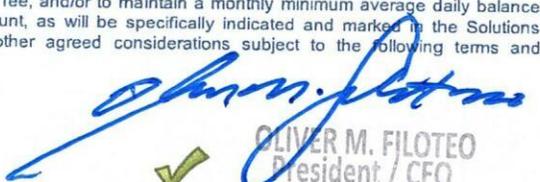
By this Agreement, the Company agrees to avail itself of the Service and BDO agrees to provide the Service as specifically set out in the relevant Solutions Form, beginning on the Service Commencement Date, and subject to the terms and conditions of this Agreement and the relevant Solutions Form.

Each Service shall be covered by a specific Solutions Form which, together with the supplemental terms and conditions embodied therein, shall each be supplemental to, and form an integral part of this Agreement. In the use of Service, the Company, as and when applicable, could be provided a tool that can generate, format, or convert information suitable to the systems used by both BDO and/or the Company.

In the event of any inconsistencies between the terms of this Agreement and the terms of any Solutions Form, the terms of the latter shall prevail.

III. Consideration

For and in consideration of its availment of the Service, the Company agrees to pay to BDO a transaction fee, and/or to maintain a monthly minimum average daily balance (ADB) in the Account, as will be specifically indicated and marked in the Solutions Form/s, or such other agreed considerations subject to the following terms and conditions:


OLIVER M. FILOTEO
 President / CEO
 Authorized Signatory

1. Transaction Fee

As applicable, the Company shall pay in favor of BDO, a service/transaction fee as may be specified in the Schedule of Charges, the same to be billed to the Company. The transaction fee, including outstanding/unpaid penalty/ies, if any, shall automatically be debited from the Account on the fifth (5th) banking day from the Company's receipt of the billing from BDO ("Due Date") in the absence of a written notice from the Company disputing such billing statement in good faith. The written notice of dispute must be received by BDO before the Due Date, otherwise the relevant billing statement shall be deemed final and binding upon the Company, whereupon BDO will debit the Account for the amount due, without prejudice to the right of BDO to avail itself of other means of collection in case the Account/s is/are not funded or insufficiently funded to settle in full the amount due. Any billing dispute as notified by the Company to BDO in writing will be immediately subject to investigation and verification by both parties; the parties to exert utmost effort of the notice of dispute within ten (10) banking days from the receipt of the notice of dispute. The Company shall be liable for a monthly penalty interest at the rate of 1.5% based on the unpaid and undisputed amount as of Due Date from the Due Date until fully paid.

2. Monthly Minimum ADB

As applicable, the Company shall maintain an ADB in the Account/s on a monthly basis, in the amount indicated in the Solutions Form. If there are more than one Account, the actual daily balances of the Accounts shall be aggregated for the purpose of determining compliance with the ADB requirement. Should the Company fail to maintain the required ADB requirement at any given month, a penalty charge at the rate of 1.5% based on the shortfall shall be automatically debited from the Account/s following the schedule set by BDO.

3. Other Agreed Considerations

The parties may agree on other lawful considerations for the Company's availment of the Service as may be set out in the Solutions Form or other written agreement.

4. Periodic Review of Fees/ADB Requirement/Other Agreed Considerations

The transaction fee and/or ADB requirement and/or other agreed considerations, and all other charges, including penalty interest, are subject to periodic review and adjustment by BDO, provided written notice is given to the Company.

Any and all applicable taxes arising from payments of the Company to BDO hereunder, including without limitation, value added taxes and other assessments in the nature of taxes shall be for the account of and paid for by the Company.

IV. Term and Termination

- This Agreement shall take effect on the Effective Date and, unless otherwise provided in the relevant Solutions Form, shall continue to be effective until terminated by either party for convenience or without cause, by giving the other party at least thirty (30) days prior written notice or for cause in accordance with the terms of the Agreement or the relevant Solutions Form.
- BDO reserves the right to suspend or terminate the Service or to terminate this Agreement with prior notice to the Company if:
 - The Company commits a breach of any of the terms and conditions under the Agreement or the terms and conditions of the Account/s; or
 - BDO acquires knowledge of the dissolution or cessation from business of the Company; or
 - BDO acquires knowledge of any bankruptcy or insolvency proceeding or petition filed against the Company; or
 - The Account/s is/are being mishandled as determined pursuant to BDO's existing policies and procedures, or if the Account/s is being used for any unlawful, illegal or fraudulent activity or transaction, including but not limited to money laundering and terrorist financing; or

DAVID GO
 Chairman of the Board
 Authorized Signatory

- e. The Account/s is/are closed or the subject/s of an investigation by the government or regulatory authorities; or
 - f. The Company has not actually used or availed of the Service/s for a certain period of time as determined by BDO; or
 - g. There exist/s other ground/s to do so warranting immediate suspension or termination of the Service or termination of this Agreement as determined by BDO.
3. Upon suspension of the Service, all access to or use of the Service by the Company shall cease until further notice from BDO that access or use of the Service has resumed. Upon termination of the Service or this Agreement, (a) all access to or use of the Service by the Company shall cease; (b) the Company shall return to BDO or destroy at BDO's instruction, any and all materials provided by BDO to the Company in relation to the Service; (c) the Company shall return to BDO or destroy at BDO's instruction, all copies of confidential information supplied by BDO to the Company or to which the Company may have gained access to in relation to the Service. In case of BDO's instruction to destroy materials and copies of confidential information, the Company shall duly issue a sworn certification attesting to such destruction.
 4. Any accrued rights and unpaid obligation of the Company as of termination date shall become immediately due and demandable and shall survive termination, including provisions, which by express terms shall survive termination or expiration.
 5. Neither party shall make any negative or adverse public announcement even if the other party terminates this Agreement.

V. Representations and Warranties

The Company represents and warrants to BDO that:

1. It is a company duly organized and validly existing under the laws of its place of incorporation, with the power to execute this Agreement and to exercise its rights and perform its obligations hereunder;
2. The authorized signatory/ies has/have the proper and necessary authority to act for and in behalf of the Company in connection with the use and availment of any and all the Services.
3. All corporate or other actions required to authorize the execution and performance of its obligations hereunder have been duly taken;
4. It has obtained all governmental authorizations, licenses and consents required and necessary for the execution and performance of this Agreement;
5. This Agreement, when executed, will constitute its legal, valid and binding obligation enforceable in accordance with the terms thereof; and
6. During the effectivity of this Agreement, it shall keep in full force and effect all governmental authorizations, licenses and consents, which are required by law for the execution and performance of this Agreement.

VI. Liability and Indemnification

The Company agrees to hold BDO, its stockholders, directors, officers, employees and representatives free and harmless, as well as indemnify them, from any and all liabilities, claims, losses, damages and suits of whatever nature arising out of or in connection with the Company's use and availment of the Services, including but not limited to:

1. Disruption, failure, error or delay in performance or delivery of the Services or any component thereof due to (a) circumstances beyond the control of BDO such as, but not limited to, prolonged power outages, computer breakdown, computer-related errors, problems related to computer hardware and/or software (including bugs and viruses), and disruption and/or failure of BDO's systems and facilities, (b) fortuitous events, such as, but not limited to, calamities, typhoons, floods, earthquakes, and other similar or related cases, or (c) causes which are attributable to a third party service provider;
2. Delay and/or failure to implement or carry out transactions on the Account/s due to garnishment, execution, hold-out and similar restrictions on the Account/s;
3. Unauthorized or fraudulent enrollment, use of, and transactions on the Account/s enrolled in the Service;
4. In case the Company uses the BDO-provided tool to assist in the sorting and sending of data, any and all damage or loss caused by the use or misuse of the provided Tool unless such damage or loss is attributable to the fault or negligence of BDO; and
5. Failure or violation by the Company of the terms and conditions of this Agreement or the relevant Solutions Form.

The above provisions shall survive the termination or suspension of the Agreement or the Service.

The Company also acknowledges and agrees that BDO has the right to immediately close any and all Accounts, at any time subject to notice in case of misrepresentation

or falsity of information provided by the Company or if BDO perceives, at any time and in its sole discretion, that the account may be or may have been used or is being used in connection with any fraudulent or illegal activities or transactions; or if BDO perceives, at any time and in its sole discretion, that it may be exposed to any financial, operational, legal or reputational or other risk in maintaining the account, or if the Company fails to abide by any provision of the terms and conditions of this Agreement.

In case of overcredit, erroneous credit, failure to debit, erroneous debit, misposting, or any error in transaction involving any amount, (any and all of which shall be referred to as "Amount/s Due") to the Account/s as appearing in the records/books of BDO or as established by BDO upon the conduct of investigation, and for whatever cause such as, but not limited to, systems error, error in communication facilities, the Company hereby agrees and undertakes to immediately return to BDO the Amount/s Due without need of notice or demand, plus any and all expenses, costs and damages which BDO may have incurred, including penalty interest at BDO's prevailing loan rate based on the Amount/s Due, in connection with the enforcement of BDO's right or authority to recover and collect the Amount/s Due. For this purpose, the Company irrevocably authorizes BDO or its representatives to immediately freeze or put on hold the affected Account/s and/or effect the debiting of funds from the Account/s to the extent of the Amount/s Due, without need of further act and deed, and without BDO or its representatives incurring any liability as a consequence thereof. This is without prejudice to the exercise by BDO of its right to enforce full recovery and collection of the Amount/s Due, in case the Account/s cannot be debited for any reason such as but Not limited to, insufficient balance, as well as the exercise by BDO of the legal remedies to which BDO or any aggrieved third party may be entitled to under the law and this Agreement, including but not limited to immediate cancellation or suspension of the relevant Account/s, civil, criminal, and/or administrative remedies. Pending full recovery or collection by BDO of the Amount/s Due, the Company shall hold the said amount in trust for BDO. Failure of the Company to account for and return the Amount/s Due to BDO shall give rise to a prima facie presumption of misappropriation or conversion with intent to defraud, on the part of the Company.

In the event that BDO is found to be liable, the aggregate liability of BDO and its stockholders, directors, officers, employees, and representatives shall be the actual direct loss or damage suffered by the Company, for any and all damages, claims, losses, expenses (including attorney's fees) arising out of the implementation of the Service from any cause or causes. Such causes include, but are not limited to, BDO's gross negligence or errors. In no case shall BDO be liable for special, incidental and/or consequential damages.

VII. Confidentiality

The party who discloses the Confidential Information shall be referred to as Disclosing Party and the party receiving the Confidential Information shall be referred to as the Receiving Party.

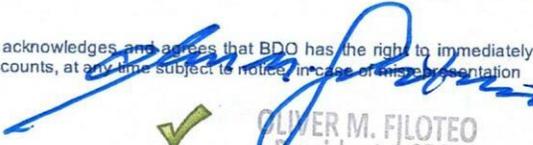
Each party hereby agrees to keep and maintain the strict confidentiality of all Confidential Information and the existence of the terms and conditions of this Agreement and the Solutions Forms, and shall not disclose the same to any third party without the prior written consent of the Disclosing Party. However, a Receiving Party may disclose any necessary to allow them to perform their obligations under this Agreement, provided that such employee or officer agrees to adhere to this obligation of non-disclosure.

This provision shall not apply to Confidential Information which: (a) was publicly known and made generally available in the public domain prior to the time of disclosure by the Disclosing Party; (b) becomes publicly known and generally available in the public domain after disclosure by the Disclosing Party to the Receiving Party through no action or inaction of the Receiving Party; (c) is already in the possession of the Receiving Party at the time of disclosure by the Disclosing Party as shown by the Receiving Party's files and records immediately prior to the time of disclosure; (d) is obtained by the Receiving Party from a third party without a breach of such third party's obligations of confidentiality; or (e) when the disclosure thereof is required by law, court order, legal process, internal/external auditors or internal security officers in the performance of their official functions.

As used herein, Confidential Information shall mean all non-public, confidential or proprietary information, whether in tangible or intangible form, including, but not limited to, written, oral, visual, audio, those produced by electronic media, or through any other means, that is designated as confidential or that by its nature or circumstances surrounding its disclosure, should be reasonably considered as confidential pertaining to the Disclosing Party's business and operations which shall include, but not be limited to, electronic or written reports, files, data, records, technical information, business transactions, methods or processes, manuals, computer files, software and hardware information, which were disclosed to or came to the knowledge of the Receiving Party and its employees, officers, or agents in the course of or in connection with the performance of the obligations under this Agreement.

VIII. Ownership Rights/Consent to Disclosure

The Company acknowledges and agrees that the Service, the associated marks, logos, business names, products and services (the "Proprietary Items") are proprietary to BDO and/or its licensor/s and are protected under intellectual property and other applicable laws. The Company shall not copy, modify, create any derivative work from, reverse



OLIVER M. FJOTEO
 Resident / CEO
 Authorized Signatory

DAVID GO
 Chairman of the Board
 Authorized Signatory

engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, transfer any right or grant any security interest in the Proprietary Items.

The Company further agrees that BDO may disclose, preserve or maintain, without need of further consent of or notice to the Company, any of its information, message, material, correspondence, data, communication and/or notification provided to BDO or which BDO has access to in connection with the use of the Service (a) if required to do so by law, government rule or regulation or legal process, (b) if BDO believes that such disclosure is necessary to comply with the law, government rule or regulation or legal process; (c) to enforce the terms and conditions of this Agreement; (d) to respond to claims that such information, message, material, correspondence, data, communication, and/or notification violates the rights of third parties; (e) to respond to the Company's request for customer service; (f) to protect BDO's rights and property, its customers and/or the general public; (g) when the disclosure is to BDO's service provider, licensor or supplier, to enable the latter to perform their respective contractual obligations with BDO; (h) for other lawful purposes as may be determined by BDO.

IX. Reliance upon Instruction/Information

The Company agrees that BDO is entitled to rely fully on the information/instruction and to implement any instruction provided/made by the Company, and its Authorized Representatives as indicated in the Solutions Form, and that BDO shall have no responsibility and liability for the accuracy or validity of such information/instruction. BDO shall have the right to demand, and Company shall pay upon such demand, any loss, damage, cost or expense, suffered or incurred by BDO arising from, or otherwise attributable to, its reliance/implementation as herein provided.

X. Miscellaneous Provisions

1. Entire Agreement

This Agreement and such other related documents as may be executed by the parties contemporaneously herewith or subsequent pursuant hereto, constitute the entire agreement of the parties hereto with respect to the subject matter hereof and shall supersede any prior expressions of intent or agreement with respect to the subject matter.

2. Amendments and Inconsistency

BDO may at any time, amend, modify, supplement or revise any of the terms and conditions of this Agreement, to be effective upon sixty (60) days prior written notice or subsequent notification to the Company unless the amendments are directed by the Bangko Sentral ng Pilipinas or any authorized government body to take effect immediately or unless otherwise provided in existing laws, rules and regulations. The Company agrees to be bound by such amendments.

3. Severability

If any part, term or provision of this Agreement shall become invalid or unenforceable, as declared by a court of competent jurisdiction, the validity or enforceability of the remaining portions or provisions shall not be affected, and the rights and obligations of the parties shall be construed as if this Agreement did not contain the particular invalid or unenforceable part, term or provision.

4. Relationship of the Parties

Nothing in this Agreement shall be construed as constituting any of the parties as a partner, agent, employer or representative of the other. Nothing in this Agreement shall be construed as giving the other party any right or authority to act for or in behalf of or in the name of the other party, and each party agrees to indemnify the other and hold it harmless from and against any claims, losses, liabilities or damages incurred by the other party as a result of its unauthorized act or representation or assumption on behalf of or in the name of the other party.

5. Assignments

The Company shall not transfer or assign any of its rights and obligations under these terms and conditions in whole or in part without the prior written consent of BDO.

6. Terms and Conditions Governing Accounts

The Company shall be bound by BDO's Terms and Conditions governing Deposit Accounts, which are made part of this Agreement by way of reference to the extent consistent with the provisions of this Agreement.

7. Waiver of Rights

BDO's failure to demand strict compliance with any of these terms and conditions shall not be construed as a waiver thereof. Any waiver to be effective shall be made in writing and signed by BDO.

8. Applicable Laws

These terms and conditions and the interpretation and implementation hereof shall be governed by applicable Philippine laws, including, but not limited to, Republic Act No. 9160 also known as Anti-Money Laundering Act of 2001, and Republic Act No. 8792 also known as Electronic Commerce Act of 2000, and Republic Act No. 11765 also known as the Financial Products and Services Consumer Protection Act, and shall be subject to the applicable rules and regulations of the Bangko Sentral ng Pilipinas and other relevant government agencies and the business rules, policies and procedure of BDO. In the event of inconsistency between the provisions of the E-Commerce Act of 2000 and the Agreement, the latter shall prevail.

9. Force Majeure / Fortuitous Events

BDO shall not be liable for any delay or non-performance of its obligations hereunder due to causes or arising out of prolonged power outages, computer breakdown, computer-related errors, problems related to computer hardware and/or software (including bugs and viruses) and disruption and/or failure of BDO's systems and facilities, force majeure, including but not limited to, riots, wars (whether declared or not), lock-outs and strikes, coup d'etat, embargo, confiscations, nationalizations, acts of the public enemy, acts of God such as fire, flood, earthquake and the like.

10. Notices

Any notice or communication under this Agreement shall be in writing and shall be delivered personally or transmitted by registered mail, postage prepaid, facsimile or electronic email to the Company's contact person and address as indicated in the Solutions Form.

Either party may change its address by notifying the other party thereof. Unless notified in writing of any change in address, a party shall be entitled to use the last known address/given address of the other party. Notice sent or dispatched to the last known address of Company shall be deemed sufficient for purposes hereof, without need of proof of receipt of such notice by the Company.

11. Authority and Conformity

The Company warrants that the person/s signing on its behalf has full power and authority to bind the party it represents. The signature/s of the Company's representative herein constitute the Company's agreement to the terms and conditions of this Agreement.

12. Customer Service and Complaints

The Company can file inquiries, requests and complaints through the following communication facilities and/or channels of BDO:

- Via Electronic mail at:
 - cms-corbank@bdo.com.ph (for large corporate clients)
 - cms-id@bdo.com.ph (for international desk clients)
 - cms-combank@bdo.com.ph (for Metro Manila commercial clients)
 - cms-combank2@bdo.com.ph (for Non Metro Manila commercial clients)
 - cms-fi@bdo.com.ph (for Financial Institutions)
- Via phone call at: +632 8840-7500

The Company shall provide BDO with the necessary information to be used for the investigation and resolution of the Company's requests and complaints. The Company agrees and understands that BDO shall take actions within 7 banking days from receipt of complete information and relevant documents in hand from the Company. For complaints/concerns requiring more time to investigate and resolve, BDO will accordingly advise the Company and its progress.

BDO may, with 60 days prior to amendments by public notice, modify, supplement, remove and/or discontinue its official communication facilities and/or channels from time to time. The Company undertakes to keep updated and informed of BDO's announcements for changes to its official communication facilities and channels including those pertaining to online security.

13. Settlement of Dispute

The parties may, at their option, agree to settle the dispute through mediation or arbitration under mutually acceptable terms to be embodied in a mediation or arbitration agreement. The foregoing is without prejudice to any of the parties' right to file suit and bring the dispute before the courts of competent jurisdiction after the lapse of the communicated processing time. Any suit arising from this Agreement shall be brought in the appropriate courts of Makati City or where BDO has its principal office.

14. Binding Effect

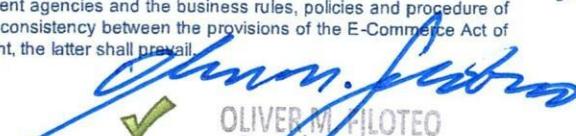
By signing on the Agreement and the Solutions Form and/or by using the Service, the Company agrees to be bound by the terms and conditions of this Agreement and the Solutions Form. This Agreement shall be binding upon the parties, their respective successors-in-interests and permitted assigns.

15. Assurance

Each of the parties agrees to execute, deliver and perform such other documents, instruments and deeds, as may be necessary to carry out the provisions of this Agreement.

16. Section Headings

In this Agreement, section headings are used for convenience or reference only and shall be disregarded in the interpretation of this Agreement. Unless the context otherwise indicates, references to a section shall be construed as references to a section of this Agreement; references to any statute, ordinance or other law shall include all regulations and other instruments thereunder and all consolidations, amendments, re-enactments or replacements thereof; and words importing the singular shall include the plural and vice versa, words importing the masculine gender shall include the feminine gender and vice versa, and references to a person shall be construed as references to an individual, body corporate, association (whether incorporated or not), government or private entity.



OLIVER M. PILOTEO
 President / CEO
 Authorized Signatory

DAVID GO
 Authorized Signatory

Company Information

Date **December 10, 2025**

Name
KOLIN PHILIPPINES INTERNATIONAL INC

Account Number
000048015679

Authorized Representative/s

1	Name	Editha M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature
2	Name	Donna May Mendoza	Contact No.	09957319965	E-Mail Address	dmmendoza@kolinphil.com.ph	Signature

e-Payments Schedule of Charges

Auto Credit Service Fee

Local Bank Transfer

- Real-Time Gross Settlement (RTGS) Fee
- PESONet Fee
- Philippine Domestic Dollar Transfer Service (PDDTS) Fee
- InstaPay (Vocalink) Fee

Cross-border Transfer (Wire Transfer) Fee

ATM Debit Card Payroll Fee

Cash Card Fee

Type of Card Salary Aid High Value Petty Cash

Check Writing Schedule of Charges

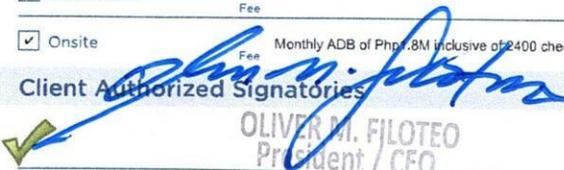
Outsourced Fee

Type of Check Corporate Manager's Check

Onsite Fee

Monthly ADB of Php7.8M inclusive of 2400 checks per year and a fee of Php7.00 per check in excess

Client Authorized Signatories


OLIVER M. FILOTEO
 President / CEO
 Name & Position, Date

DAVID GO
 Chairman of the Board
 Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
 Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
 Name & Position, Date

e-Payments and Check Writing Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that the funds in its funding account is sufficient to cover the amount of the payment instruction and any fee/service charge in relation to the processing of the said instruction.
- The Company shall be responsible that all payment instructions comply with the acceptable format agreed upon by BDO and its Authorized Representative/s.
- The Company shall ensure that all payment instructions are within the agreed cut-off time as set forth by BDO and its Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- The Company shall cause its payment beneficiaries open and maintain an active deposit account with BDO.
- The Company shall be fully responsible for the data submitted and entered by the Company in its payment upload instruction file, including the account number of each beneficiary and the corresponding amount for credit.

Local Bank and Cross-border Transfer

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment instruction file. Any charges as a result of erroneous details shall be for the account of the Company.

Payroll Service (Payment of Employees Salary)

- The Company shall cause its employees to open and maintain an active deposit account or cash card with BDO.
- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payroll upload instruction, including the account/cash card number of each employee and its corresponding payroll credits.
- The Company hereby waives in favor of BDO its rights under the provisions of RA 1405 (as amended) (Bank Secrecy Law) where BDO is required by the Philippine Government or any of its Agencies to disclose information relating to the Company's account/s.

Check Writing (Preparation of Check)

- The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment upload instruction file.

Duties and Responsibilities of BDO

- BDO shall only process payment instructions if there is sufficient funds in the Company's funding account and shall not be liable for any penalties that the Company may incur as a result of BDO's refusal or failure to implement the said instruction.
- BDO shall only process payment instructions that comply with the acceptable format agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only process payment instructions that comply within the agreed cut-off time set forth by BDO and the Company's Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- BDO shall only process payment instructions for those beneficiaries with an active deposit account with BDO.
- BDO shall process the payment based on the payment upload instruction file submitted by the Company.

Local Bank and Cross-border Transfer

- BDO shall process the payment based on the payment instruction file submitted by the Company.

Payroll Service (Payment of Employees Salary)

- BDO shall only process payroll transactions for bonafide employees of the Company with an active deposit account or cash card with BDO.
- BDO shall process the payment based on the payroll instruction file submitted and authorized by the Company.
- If required by Philippine Government or any of its Agencies, BDO reserves the right to waive the provision of RA 1405 as amended (Bank Secrecy Law).

Check Writing (Preparation of Check)

- BDO shall process the printing of checks based on the payment upload instruction file submitted by the Company.
- BDO shall process the cancellation of printed Manager's Check/s upon receipt of a written request from the Company and the unnegotiated Manager's Check/s.

Company Information

Date December 10, 2025

Name KOLIN PHILIPPINES INTERNATIONAL INC

Account Number 011808000428

Authorized Representative/s

1 Name Editha M. Flores Contact No. 09175375177 E-Mail Address eflores@kolinphil.com.ph Signature
2 Name Donna May Mendoza Contact No. 09957319965 E-Mail Address dmmendoza@kolinphil.com.ph Signature

e-Payments Schedule of Charges

- Auto Credit Service Fee
Local Bank Transfer Real-Time Gross Settlement (RTGS) Fee, PESONet Fee, Philippine Domestic Dollar Transfer Service (PDDTS) Fee, InstaPay (Vocalink) Fee
Cross-border Transfer (Wire Transfer) Fee
ATM Debit Card Payroll Fee
Cash Card Fee Type of Card Salary Aid High Value Petty Cash

Check Writing Schedule of Charges

- Outsourced Fee Type of Check Corporate Manager's Check
Onsite Monthly ADB of Php 1.8M inclusive of 2400 checks per year and a fee of Php7.00 per check in excess

Client Authorized Signatories

Signature of Oliver M. Filoteo, President / CEO

Signature of David Go, Chairman of the Board

Bank Authorized Signatories

PAOLO LUIS A. PEREZ, CRISTINA B. GONZALES, KRISTINA R. DOMINGO, CAROLINE HUANG-GARCIA

e-Payments and Check Writing Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that the funds in its funding account is sufficient to cover the amount of the payment instruction and any fee/service charge in relation to the processing of the said instruction.
The Company shall be responsible that all payment instructions comply with the acceptable format agreed upon by BDO and its Authorized Representative/s.
The Company shall ensure that all payment instructions are within the agreed cut-off time as set forth by BDO and its Authorized Representative/s.
Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)
The Company shall cause its payment beneficiaries open and maintain an active deposit account with BDO.
The Company shall be fully responsible for the data submitted and entered by the Company in its payment upload instruction file, including the account number of each beneficiary and the corresponding amount for credit.
Local Bank and Cross-border Transfer
The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment instruction file. Any charges as a result of erroneous details shall be for the account of the Company.
Payroll Service (Payment of Employees Salary)
The Company shall cause its employees to open and maintain an active deposit account or cash card with BDO.
The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payroll upload instruction, including the account/cash card number of each employee and its corresponding payroll credits.
The Company hereby waives in favor of BDO its rights under the provisions of RA 1405 (as amended) (Bank Secrecy Law) where BDO is required by the Philippine Government or any of its Agencies to disclose information relating to the Company's account/s.
Check Writing (Preparation of Check)
The Company shall be fully responsible for the accuracy of the data submitted and entered by the Company in its payment upload instruction file.

Duties and Responsibilities of BDO

- BDO shall only process payment instructions if there is sufficient funds in the Company's funding account and shall not be liable for any penalties that the Company may incur as a result of BDO's refusal or failure to implement the said instruction.
BDO shall only process payment instructions that comply with the acceptable format agreed upon by BDO and the Company's Authorized Representative/s.
BDO shall only process payment instructions that comply within the agreed cut-off time set forth by BDO and the Company's Authorized Representative/s.
Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)
BDO shall only process payment instructions for those beneficiaries with an active deposit account with BDO.
BDO shall process the payment based on the payment upload instruction file submitted by the Company.
Local Bank and Cross-border Transfer
BDO shall process the payment based on the payment instruction file submitted by the Company.
Payroll Service (Payment of Employees Salary)
BDO shall only process payroll transactions for bonafide employees of the Company with an active deposit account or cash card with BDO.
BDO shall process the payment based on the payroll instruction file submitted and authorized by the Company.
If required by Philippine Government or any of its Agencies, BDO reserves the right to waive the provision of RA 1405 as amended (Bank Secrecy Law).
Check Writing (Preparation of Check)
BDO shall process the printing of checks based on the payment upload instruction file submitted by the Company.
BDO shall process the cancellation of printed Manager's Check/s upon receipt of a written request from the Company and the unnegotiated Manager's Check/s.

Terms & Conditions on Payroll: Cash Card

- Cash Card is not a Deposit Product**
 Cash Card shall mean a valid and unexpired, prepaid, reloadable, multi-purpose electronic value card with mobile functionalities issued by BDO pursuant to this Agreement, and which can be used as a debit card for banking and other lawful transactions, local and international, using BDO Cash Card System.
- Marketing/Promotion of Cash Card**
 Any advertising, promotional and marketing materials and collaterals to be produced and used by the Company in connection with the Cash Card shall be subject to BDO's prior review and final written approval. The Company renders BDO free from any claim, action or liability which may arise from its own Cardholder solicitation, Cash Card promotion and marketing campaigns and activities.
- Loyalty/Promotional Program**
 The Company shall participate in loyalty/promotional programs which may be developed or implemented by BDO for the Cash Card. The Company may, subject to BDO's prior approval, develop and implement its own loyalty/promotional program at its own cost and expense. Such program should not run in conflict with any existing loyalty/promotional program being implemented by BDO. BDO shall not be liable in case of failure of the Company to fulfill its obligations under its own loyalty/promotional program.
- Distribution/Delivery of Cash Card, Forms, etc.**
 The Company shall cause the prompt distribution and delivery of the Cash Cards, enrollment forms and related materials to the Cardholders.

Terms & Conditions on Payroll: ATM Debit Card

The opening and maintenance of Payroll Accounts shall be governed by the BDO Terms and Conditions Governing Deposit Accounts in so far as consistent with the terms of this Agreement. The issuance to and use of the ATM cards by Payroll Employees shall be subject to the BDO Terms and Conditions Governing the Issuance and Use of BDO ATM Cards, in so far as consistent with the terms of this Agreement.

Cardholder Information

The Company shall ensure and cause the Cardholders to accomplish the necessary Cash Card /ATM Debit Card Enrollment Form ("Enrollment Form") provided by BDO. The Company shall ensure that the Cash Cards/ ATM Debit Cards which are distributed to the Cardholders are and will always be, solely intended for the Cardholder whose true identity and personal circumstances the Company has sufficiently established in accordance with the Anti-Money Laundering Act (RA 9160), as amended, its Revised Implementing Rules and Regulations, the applicable rules and regulations of the Bangko Sentral ng Pilipinas (BSP), and all other relevant laws and regulations (collectively, the AMLA Laws"). The Company shall ensure to provide and confirm the following minimum information:

- True and full name of the Cardholder;
- Present Address;
- Permanent Address;
- Date and Place of Birth;
- Nationality;
- Contact Numbers or information;
- TIN and SSS/GSIS Numbers;
- Nature of Work;
- Source of Funds;
- Name, present address, date and place of birth, nationality, nature of work and source of funds of Beneficial Owner, whenever applicable; and
- Three (3) similar Specimen Signatures.

The Company warrants that it shall conduct the required customer identification and due diligence checks on the Cardholders. In relation thereto, the Company undertakes and warrants in favor of BDO as follows:

- it shall comply and cause its employees, agents or representatives to comply with the requirements of the AMLA Laws, including without limitation the requirements on outsourcing of the gathering of minimum information and/or documents and face-to-face contact;
- it shall establish the existence of the Cardholders and shall conduct the customer identification requirements, including face to face, on the said Cardholders in accordance with the provisions of the AMLA Laws;
- it shall enter into a written service level agreement with BDO that shall be approved by the board of directors of both companies;
- it has a reliable and acceptable customer identification system and training program in place and its personnel conducting the customer identification of the Cardholders have undergone sufficient training under such program;
- it shall cooperate and render the necessary assistance to BDO in conducting the necessary training program of the Company's employees or representatives gathering the required information/documents of, and/or conducting face-to-face contact with the customer;
- it shall allow BDO to monitor and conduct an annual review of the performance of the counterparty to determine whether or not to continue with the arrangement; and
- it shall deliver the KYC Documents of the Cardholders to BDO, within a period not exceeding thirty (30) calendar days from the time that it has received the same, provided that whenever any

regulatory authority will require from BDO the submission of the KYC Documents, the Company undertakes to submit the KYC Documents to BDO within three (3) banking days from BDO's request or such earlier period as may be required by the regulatory authority.

The Company acknowledges that it is aware of and understands the effect of, and agrees and undertakes to, and to cause all its stockholders, directors, officers, employees and representatives ("Company Personnel") to observe bank secrecy laws, including but not limited to the provisions of Republic Act 1405, Republic Act No. 6426, Republic Act No. 8484, Republic Act No. 10173, and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") in connection with this Agreement and further agrees and undertakes that it will not, and covenants that all its Company Personnel will not do anything which will cause BDO to violate any provision of the Bank Secrecy Laws or otherwise be guilty of an offense thereunder. It is understood that from the time that the Cardholder has submitted the KYC Documents and during and after the Safekeeping Period, the Company shall be bound by the Bank Secrecy Laws.

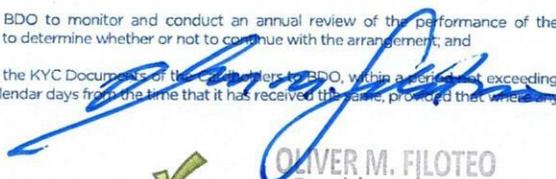
The Company further undertakes to:

- Provide the BSP and BDO unrestricted access to Company's records and allow them to examine the Company's KYC processes and procedures, and inspect, reproduce, copy and make abstracts of such records and documents from time to time (the "On-site Examination"). Likewise, the Company shall without delay, provide the BSP and BDO with KYC Documents and Records during such On-site Examination or at anytime as may be required by BSP or BDO.
- Allow the BSP and BDO access to perform an annual review of the Company's conduct of its KYC related training, its training modules/materials and training records.

The Company shall verify, authenticate and endorse the Cardholder's signature on the Enrollment Form. It shall indicate such verification, authentication, and endorsement in the said Form. The Company shall submit to BDO, original copies of the duly accomplished and signed, signature verified and endorsed Cardholder enrollment forms, on a weekly basis or such other frequency of submission as may be required by BDO. The Company shall be solidarily liable with BDO for any violation of any law in connection with the foregoing. The liability of the Company under the immediately preceding sentence shall not be diminished nor excused in the event BDO verifies the accuracy or correctness of any data, information or signature provided by the Cardholder, or for the authenticity or veracity of any document submitted by the Cardholders to the Company. Cardholder enrollment forms and other documents submitted by the Company to BDO shall be deemed to have been duly verified, authenticated and endorsed by the Company, notwithstanding lack of express verification, authentication and/or endorsement thereof. It is hereby understood that the assignment of Cash Card/ATM Debit Card numbers to Cardholders and the distribution of the corresponding Cash Cards/ATM Debit Cards to the Cardholders shall be the sole responsibility of the Company. The enrollment of the Cardholders shall be deemed effective upon submission of the duly accomplished and signed, signature verified and endorsed Enrollment Forms to BDO.

The Company shall ensure and hereby warrants that any and all Cash Cards issued/which may be issued pursuant to this Agreement shall be used only for lawful and bonafide purposes/transactions.

The Company hereby agrees to hold BDO free and harmless and indemnify BDO for all losses, damages, claims, demands, causes of action or suits that may arise as a result of or in connection with BDO's reliance on the foregoing warranties of the Company or the Company's non-compliance with the aforementioned undertakings.



OLIVER M. FILOTEO
 President / CEO
 Authorized Signatory

DAVID GO
 Chairman of the Board
 Authorized Signatory

FORM TYPE

- New Enrollment Update

Date

12/05/2025

Company Name

KOLIN PHILIPPINES INTERNATIONAL INC

Authorized E-mail Recipients of Billing Statement

Name	Position/Department	Landline/Mobile No.	E-mail Address
Editha M. Flores		09175375177	eflores@kolinphil.com.ph
Donna May Mendoza		09957319965	dmmendoza@kolinphil.com.ph

SERVICE DETAILS

Institution Name Display

(30 Characters)

(4 5 2 1) K O L I N P H I L I P P I N E S I N T L

Depository/Collection Account No. (12-digits)

0 0 0 0 4 0 3 7 4 5 2 1

Type of Account

- Peso Savings Account**
 Peso Current Account
 USD Savings Account

Payment Acceptance over-the-counter (OTC)

- Require Statement of Account (provide sample SOA)**
If SOA required, print validation on SOA
Allow partial payment and beyond due date
Allow late checks

Product Names (if applicable)

Primary Reference Number

Reference Number Description

PAYEE NAME/REFERENCE NUMBER

Field Type

Field Length

- A - Alphabet **Min.** Fixed Length of
 X - Alphanumeric **1** **Max. of** **20**
 N - Numeric **-** **20** (Max 20 chars) (Characters)

Validation Rule

- No validation** (any alphanumeric value, max of 20 chars)
 Data format (check date type and length)
 Check Digit Validation (CDV)¹
 Application Programming Interface (API)

Default Secondary Reference Description: Subscriber Account Name / Payor's Name

Channels

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Over-the-Counter (OTC) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks
<small>(please provide supporting documents for your check payee names)</small> <input checked="" type="checkbox"/> Personal Online Banking / Digital Banking <ul style="list-style-type: none"> <input checked="" type="checkbox"/> No Enrollment² <input type="checkbox"/> With Enrollment³ <p>Source of Payment:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> CASA <input checked="" type="checkbox"/> Cash Card | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Business Online Banking (BOB) <ul style="list-style-type: none"> <input type="checkbox"/> One Time Payment² <input type="checkbox"/> With Enrollment³ <input checked="" type="checkbox"/> Automated Teller Machine (ATM) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> No Enrollment²
<small>(numeric reference numbers only)</small> <input type="checkbox"/> With Enrollment³
<small>(via Digital Banking)</small> <p>Source of Payment:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> CASA <input checked="" type="checkbox"/> Cash Card | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> BDO Pay <ul style="list-style-type: none"> InstaPay P2B <ul style="list-style-type: none"> With QR code Without QR code <input checked="" type="checkbox"/> BDO Network Bank <ul style="list-style-type: none"> <input checked="" type="checkbox"/> OTC <input checked="" type="checkbox"/> BOB Kabayan Remittance |
|--|--|--|

¹ Provide CDV algorithm

² No Enrollment / One Time Payment – ideal for dynamic reference numbers

³ With Enrollment – ideal for static reference numbers

Collection Reports

- ✓ **Transmitted via BDO Business Online Banking**
(For clients without BOS, please fill out a BDO Solutions Form and Online Enrollment Form)
- ✓ Bills Payment Abstract of Collection
- ✓ Bills Payment Abstract of Collections Late Checks
- ✓ Bills Payment Intraday Report

Transmitted via BDO SFTP folder

- Abstract File** - standard report
- Extract File** (uploadable)
- BDO Standard format**
- Customized** (please provide file format)

Estimated Transaction Details

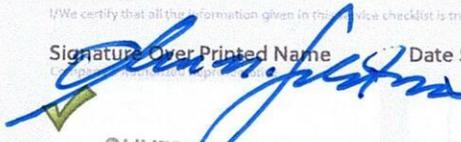
Average Monthly Transaction Count	Maximum Monthly Transaction Count
Average Monthly Transaction Amount	Maximum Monthly Transaction Amount
Peak Months	Purpose of Transactions

Special Instructions/Handling Note: May attach supporting documents if needed/applicable.

For migration/repricing from deposit reference (D1809050033) and Bills Payment E-channel only (D2201250126) to Mixed Bills Payment E-channel and OTC

Declaration

I/We certify that all the information given in this service checklist is true and correct.

Signature Over Printed Name  Date Signed (mm/dd/yyyy)
OLIVER A. FILOTEO
President / CEO

Signature Over Printed Name  Date Signed (mm/dd/yyyy)
Company's Authorized Representative
DAVID GO
Chairman of the Board

Signature Over Printed Name Date Signed (mm/dd/yyyy)

FORM TYPE

New Enrollment Update

Date

12/05/2025

Company Name

KOLIN PHILIPPINES INTERNATIONAL INC

Authorized E-mail Recipients of Billing Statement

Name	Position/Department	Landline/Mobile No.	E-mail Address
Editha M. Flores		09175375177	eflores@kolinphil.com.ph
Donna May Mendoza		09957319965	dmmendoza@kolinphil.com.ph

SERVICE DETAILS

Institution Name Display
(30 Characters)

(0 4 2 8) K O L I N P H I L I P P I N E S I N T L

Depository/Collection Account No. (12-digits)

0 1 1 8 0 8 0 0 0 4 2 8

Type of Account

- Peso Savings Account
- Peso Current Account
- USD Savings Account

Payment Acceptance over-the-counter (OTC)

- Require Statement of Account (provide sample SOA)
- If SOA required, print validation on SOA
- Allow partial payment and beyond due date
- Allow late checks

Product Names (if applicable)

Primary Reference Number

Reference Number Description

PAYEE NAME/REFERENCE NUMBER

Field Type

Field Length

- A - Alphabet
 - X - Alphanumeric
 - N - Numeric
- Min. 1 - 20
- Max. of (Max 20 chars)
- Fixed Length of (Characters)

Validation Rule

- No validation (any alphanumeric value, max of 20 chars)
- Data format (check date type and length)
- Check Digit Validation (CDV)¹
- Application Programming Interface (API)

Default Secondary Reference Description: Subscriber Account Name / Payor's Name

Channels

- Over-the-Counter (OTC)
 - Cash
 - Checks (please provide supporting documents for your check payee names)
- Personal Online Banking / Digital Banking
 - No Enrollment²
 - With Enrollment³
 - Source of Payment:
 - CASA
 - Cash Card
- Business Online Banking (BOB)
 - One Time Payment²
 - With Enrollment³
- Automated Teller Machine (ATM)
 - No Enrollment² (numeric reference numbers only)
 - With Enrollment³ (via Digital Banking)
 - Source of Payment:
 - CASA
 - Cash Card
- BDO Pay
 - InstaPay P2B
 - With QR code
 - Without QR code
- BDO Network Bank
 - OTC
 - BOB
- Kabayan Remittance

¹ Provide CDV algorithm
² No Enrollment / One Time Payment – ideal for dynamic reference numbers
³ With Enrollment – ideal for static reference numbers

Collection Reports

✓ **Transmitted via BDO Business Online Banking**
(For clients without BOB, please fill out a BOB Solutions Form and Online Enrollment Form)

- ✓ Bills Payment Abstract of Collection
- ✓ Bills Payment Abstract of Collections Late Checks
- ✓ Bills Payment Intraday Report

Transmitted via BDO SFTP folder
(Please fill out an SFTP Enrollment Form)

- Abstract File (standard report)
- Extract File (uploadable)
- BDO Standard format
- Customized (please provide file format)

Estimated Transaction Details

Average Monthly Transaction Count

Maximum Monthly Transaction Count

Average Monthly Transaction Amount

Maximum Monthly Transaction Amount

Peak Months

Purpose of Transactions

Special Instructions/Handling Note: May attach supporting documents if needed/applicable.

For migration/repricing from deposit reference (D1809210043) to Mixed Bills Payment E-channel and OTC

Declaration

I/We certify that all the information given in this service checklist is true and correct.

Signature Over Printed Name _____ Date Signed (mm/dd/yyyy) _____

✓
 OLIVER M. FILOTEO
 President / CEO

Signature Over Printed Name _____ Date Signed (mm/dd/yyyy) _____

✓
 DAVID GO
 Chairman of the Board

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Remarks

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

Instructions: Please fill out this form if you intend to request for termination of any Cash Management Service availed.
Only the Company's Authorized Signatory/ies may sign this document.

Corporate Information

Company Name

KOLIN PHILIPPINES INTERNATIONAL INC

Company Address

1854 KOLIN BLDG STA RITA ST BRGY GUADALUPE NUEVO MAKATI CITY PHILIPPINES

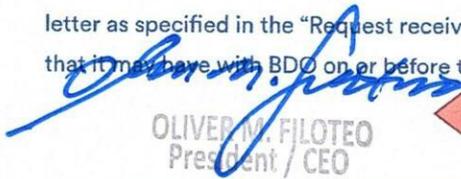
Termination Request

I/We, Tong Yong Tseng, on behalf of KOLIN PHILIPPINES INTERNATIONAL INC ("Company") and as its designated "Authorized Signatory/ies" request that the following Cash Management Services ("Services") be terminated effective immediately or after thirty (30) days notice to BDO Unibank, Inc. ("BDO"), whichever is later:

- Services for termination: D2109220153 BIR Payment via CBC (Pure ADB) ; D1809050033 DepRef noCDV Pure ADB (trxns 1-500); D1809210043 DepRef noCDV Pure ADB (trxns 1-500) , D2201250126 BILLSPAY ECHANNEL ONLY-NO OTC
- Reason for termination request: No usage ; Migration from Deposit reference to Bills payment

This request is made pursuant to the terms and conditions of the Cash Management Services Master Agreement dated Dec 10, 2025, together with the relevant solution form/s entered into between the Company and BDO, namely

The Company understands that this letter shall be deemed received by BDO thirty (30) days from the date of BDO's receipt of this letter as specified in the "Request received by Segments on" portion below. Further, the Company agrees to settle all obligations that it may have with BDO on or before the termination of the Services.


OLIVER M. FILOTEO
President / CEO

SIGN HERE

DAVID GU
Chairman of the Board

SIGN HERE

Signature over Printed Full Name:

Date:

Signature over Printed Full Name:

Date:

Signature over Printed Full Name:

Date:

For BDO use only:

1 Request received by Segments on:

Date

3 Request endorsed by:

BD/CS Head Signature

BD/CS Head Full Name

Christina B. Gonzales / Kristina R. Domingo

Date

5 Signature verified by:

Enrollment Officer Signature

Full Name

Date

2 Request reviewed by:

BD/CS Officer Signature

Full Name

Paolo Luis A Perez

Date

4 Termination request approved by:

Segment Head Signature

Segment Head Full Name

Caroline H Garcia

Date

6 Document received by BI:

BI Officer Signature

Full Name

Date

FORM TYPE New Enrollment Update / Additional Users or Sites

Date (mm/dd/yyyy) 1 2 1 0 2 0 2 5

Company Name **KOLIN PHILIPPINES INTERNATIONAL INC** Branch of Account **EDSA - Kalayaan Avenue** Branch Code **1180**

BILLS PURCHASE LINE ACCOUNT Yes No

Account Name	Account Number	Account
1		
2		

AUTHORIZED E-MAIL RECIPIENTS OF BILLING STATEMENT

Name	Position - Dept.	Landline / Mobile	Fax No.	E-mail Address
1 Editha M. Flores		09175375177		eflores@kolinphil.com.ph
2 Donna May Mendoza		09957319965		dmmendoza@kolinphil.com.ph

SITE CONTACT PERSON(S)

Name	Position - Dept.	Landline / Mobile	Fax No.	E-mail Address
1 Editha M. Flores		09175375177		eflores@kolinphil.com.ph
2 Donna May Mendoza		09957319965		dmmendoza@kolinphil.com.ph

SERVICE DETAILS

Site Name **KOLIN MARKETING INC / KOLIN PHILIPPINES INTERNATIONAL INC HEAD OFFICE**
 Installation Address **1854 Sta.Rita St., Guadalupe Nuevo, Makati City**

MACHINE AND WEBSITE USERS

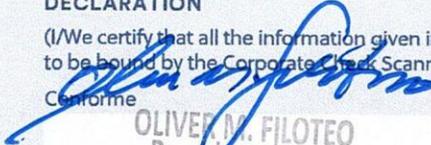
Authorized Users (Last Name, First Name, Middle Name)	Email Address	Mobile Number (OTP)	Admin Maker	Admin Checker	Remarks
Editha M. Flores	eflores@kolinphil.com.ph	09175375177	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	New User
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item
			<input type="checkbox"/>	<input type="checkbox"/>	Choose an item

SPECIAL INSTRUCTIONS / HANDLING (May attach supporting documents if needed/applicable)

Service Account / ADB Account : 000040374521 / 011808000428 ; Billing Account: 011808000428

DECLARATION

(I/We certify that all the information given in this user enrollment form is true and correct. I/We further certify that I/we have read, understood and agreed to be bound by the Corporate Check Scanner Service terms and conditions.)

Conforme  **SIGN HERE**
OLIVER M. FILOTEO
 President / CEO
 Company's Authorized Representative (Signature over printed name) Date (mm/dd/yyyy)

Conforme **DAVID GO** **SIGN HERE**
 Company's Authorized Representative (Signature over printed name) Date (mm/dd/yyyy)

Target Live Date (To be determined by BDO) (mm/dd/yyyy)	Signature Verified and Account Set-up by (Signature over printed name)	Date (mm/dd/yyyy)	Machine ID
Enrollment Staff (Signature over printed name)	Date (mm/dd/yyyy)	Implementation Officer (Signature over printed name)	Date (mm/dd/yyyy)
Enrollment Officer (Signature over printed name)	Date (mm/dd/yyyy)	Remarks	

FOR BANK'S USE ONLY

Date
(mm/dd/yyyy)

12 / 10 / 2025

COMPANY INFORMATION

Name

KOLIN PHILIPPINES INTERNATIONAL INC

Account Number

000040374521 / 011808000428

Authorized Representative/s
Name

Contact Number

E-mail Address

Signature

1 Editha M. Flores

09175375177

eflores@kolinphil.com.ph

2 Donna May Mendoza

09957319965

dmmendoza@kolinphil.com.ph

CORPORATE CHECK SCANNER PRICING SCHEDULE

✓ Corporate Check Scanner

Shared ADB with KOLIN MARKETING INC

CLIENT AUTHORIZED SIGNATORIES

Name and Position

Date
(mm/dd/yyyy)

Oliver M. Filoteo
OLIVER M. FILOTEO
President / CEO

SIGN HERE

Name and Position

Date
(mm/dd/yyyy)

DAVID GO
Chairman of the Board

SIGN HERE

BANK AUTHORIZED SIGNATORIES

Name and Position

Date
(mm/dd/yyyy)

PAOLO LUIS A. PEREZ | CRISTINA B. GONZALES

Name and Position

Date
(mm/dd/yyyy)

KRISTINA R. DOMINGO | CAROLINE H. GARCIA

CORPORATE CHECK SCANNER TERMS AND CONDITIONS

Corporate Check Scanner (CCS) Machine Use and Maintenance

- The Company shall provide a suitable rent-free space acceptable to BDO for the installation of the CCS Machine.
- The Company shall ensure network availability via Local Access Network or Wi-Fi and computer terminal/s that will be integrated to the CCS Machine/s and system.
- The Company shall allow entry of BDO authorized personnel in the designated facility to do installation, configuration, or replacement of CCS Machine upon onboarding or maintenance.
- The Company shall not copy, modify, create any derivative work from, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, the CCS Software or allow or permit the CCS Software or any part of it to be combined with or incorporated in other programs.
- After the installation, the Company shall not move the CCS Machine. Any relocation of the device to other sites shall only be upon approval of BDO. BDO has the right to charge the Company additional cost for the reinstallation or relocation of the CCS Machine.
- The Company will diligently comply with all the requirements for proper operation and maintenance of the hardware and software components and requirements of the CCS Machine, and its recommended security measures to be implemented based on the implementing guidelines to be provided by BDO. If the requirements are not fully complied with, BDO reserves the right to suspend the Service or a part of it. The Company shall hold BDO free and harmless and indemnified from any damage, cost or expense which BDO may incur or suffer arising from or in connection with the failure by the Company to comply with any or all of the requirements.
- The Company acknowledges that the CCS Machine shall remain the property of BDO, and should be exclusively used for BDO transactions only.
- In the event that defects or faults in CCS Machine and CCS System Module were encountered, the Company shall immediately report to BDO for investigation and resolution.
- Upon termination of the Service, BDO has the right to deactivate the CCS Portal, disable scanning of checks, and pull out the CCS Machine.

Acknowledgments, Duties, and Responsibilities of the Company

- The Company consents and authorizes BDO to access the Company's information and hereby waives in favor of BDO its right to confidentiality under the provisions of Republic Act No. 1405, Republic Act No. 6426 and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") or any law on the secrecy of bank deposits, and the pertinent implementing rules and regulations, including any amendment thereto, in respect of any data/information/transactions concerning/ involving the Depository Accounts relating to BDO's implementation of the Service.
- The Company attests that the Corporate maker/s and Corporate checker/s created by the Corporate Administrators are authorized users for the Company's check transactions.
- The Company shall comply with the advisories and instructions received from the bank related to Corporate Check Scanning activities.
- The Company shall ensure the date and amount indicated in the checks are validated with the scanned digital check image upon submission to avoid delay and/or rejection by BDO.
- The Company shall ensure that the checks are properly endorsed (Account Name, Account Number, Contact Number and deposit reference details, if applicable) at the back of the check before scanning and submission to avoid delay and/or rejection by BDO.
- The Company is responsible for submitting all processed checks under "Accepted" and "Returned to PCHC" statuses through a transmittal slip downloadable in the CCS Portal. Unless otherwise instructed by the bank, the Company shall generate the reports 5:00PM onwards to ensure all checks statuses have been updated.
- For rejected checks due to Drawn Against Uncleared Deposits (DAUD) or Drawn Against Insufficient Funds (DAIF), second presentation will no longer be accepted and eligible in the CCS System Module. The check needs to be submitted first to BDO for stamping, before it can be eligible for redeposit over-the-counter.

CLIENT AUTHORIZED SIGNATORIES

OLIVER M. FILOTEO
President / CEO

SIGN HERE

DAVID GO
Chairman of the Board

SIGN HERE

- Provide BDO with such assistance as may be requested by BDO in the conduct of any investigation or inquiry arising from or in connection with any security breach, discrepancy, fraud, unlawful or criminal activity, receipt of counterfeit/fake/unfit checks or such other circumstances or incident that may adversely affect the CCS Machine and/or the Service.
- The Company acknowledges that BDO may, without prior notice to the Company, immediately debit and/or credit the Company's Account with the amount of discrepancy found between the amount indicated on the physical check received by BDO and the amount indicated in the electronic reports generated by the CCS System Module.
- The Company shall hold BDO free and harmless from any and all losses or damages suffered or incurred by the Company arising from or in connection with: (a) any downtime, interruption or unavailability (wholly or partially), or any suspension or termination, of facilities provided by BDO's authorized Service Provider in connection with the CCS Machine, CCS System Module and/or Service; or (b) failure or inability of the Company to use the CCS Machine and/or CCS System Module for whatever reason including, but not limited to, those arising from any defect or damage to, or breakdown of the CCS Machine and/or the CCS System Module; (c) any error or mistake in the report generated by the system of the authorized Service Provider; (d) the Company's failure to comply with its obligations herein.
- During a system downtime and in the event that the checks were scanned with the Unique Identification Code (UIC) printed at the back of the check but cannot be submitted to the bank through CCS, the Company agrees to deposit the checks at the Branch of Account.
- Should the CCS Machine and/or CCS System Module be unavailable for use by the Company (whether due to breakdown or maintenance) the Company agrees to deposit the checks over-the-counter via BDO branch.
- The Company commits to be enrolled in the Service for a minimum of 2 years from the date of implementation. Should the Service be terminated beforehand, the pre-termination fee is Php150,000.00, which may be waived subject to BDO's evaluation and approvals.
- The Company agrees and undertakes to provide the scanned physical checks along with a summarized inventory of scanned checks on a weekly basis via courier or via hand-delivery by Company-authorized personnel to their Branch of Account.
 - The Company consents to the appointment by BDO of a Service Provider to pick up the checks, and authorizes BDO to disclose to the Service Provider the Company's Account related information such as Account Number and Account Name, including the Company's address and contact details. For this purpose, the Company hereby waives in favor of BDO and BDO's Service Provider, its right to confidentiality under the provisions of Republic Act No. 1405, Republic Act No. 6426 and Section 55 of the General Banking Law of 2000 (collectively, the "Bank Secrecy Laws") or any law on the secrecy of bank deposits, and the pertinent implementing rules and regulations, including any amendment thereto, in respect of any data/information/transactions concerning/ involving the Depository Accounts relating to BDO's implementation of the Service.
- In the event of delayed submission of physical checks, the Company will receive email notification from BDO requiring the checks to be submitted strictly within five (5) banking days from notice. Failure to comply with the notice shall result in the Company's Account being debited for the amount of the checks still not submitted to BDO.
- The Company should ensure that the checks are ready for collection and are valid, unspoiled, and undamaged upon submission to the Service Provider or designated Branch of Account. In the case of lost checks, the Company shall issue an Affidavit of Loss which may be accepted subject to approval of BDO. In case of spoiled or damaged checks, the Company will issue to BDO a Certification Letter on checks damaged during their possession.

Acknowledgments, Duties, and Responsibilities of BDO

Corporate Check Scanner Machine Use and Maintenance

- BDO shall ensure Client Enrollment and pre-requirements checklist are complete prior implementation of the service to the Company.
- BDO shall deliver and install the CCS Machine in the premise of the Company and ensure it is in good condition. In the event that the CCS Machine is defective, BDO will replace the unit.
- BDO shall ensure CCS System Module connection and modules are successfully integrated in the Company's premise.
- BDO shall provide a confirmation that the CCS Machine and CCS System Module are successfully installed and integrated.
- BDO shall pull out the CCS Machine from the Company's facility if the Company notifies BDO of its intention to terminate the Service.
- BDO shall pull out the CCS Machine from the Company's facility if the Company notifies BDO of its intention to terminate the Service.

Corporate Check Scanner Transactions

- BDO shall provide the Company an Administrator Account which will be communicated through the authorized Company Administrator representative's e-mail provided upon enrollment to the Service.
- BDO shall only process digital check images endorsed by the Company that complies with the agreed cut-offs and check technicalities (e.g., amount, signature, and others) of the received digital check images.
 - BDO shall process the digital check images within the allotted timing during banking days. The processing window is from 9:00AM to 2:30PM, but may subject to change based on BDO or PCHC's decisions.
 - In the event that the Company scans the checks beyond the processing window, BDO shall queue the digital check images for next day's processing.
 - BDO shall validate check technicalities for approval, update, and/or rejection considering the standard bank procedure.
 - BDO has the right to correct the check details encoded by the Company in the CCS System Module based on the digital check image received.
- For On-Us check deposits, BDO shall credit the Company if the issuer of the BDO check have sufficient funds in their accounts.
- For Off-Us check deposits, BDO shall credit the Company upon clearing the check. The Company agrees that its Account shall be debited when scanned digital check images are returned or unfunded.
- If applicable, BDO shall use the Company's Bills Purchase Line for On-Us and Off-Us check deposits upon written consent of the Company.
- BDO shall process reversals of deposited funds in cases of, but not limited to, discrepancy, fraud, unlawful or criminal activity, and receipt of counterfeit/fake/unfit checks.
- BDO shall do the collection of physical checks agreed together with the Company via courier service and/or via Over the Counter (OTC) on a weekly basis.
- Should the Company fail to comply with the notice of BDO requiring the processed checks to be submitted strictly within five (5) banking days, BDO has the right to debit the account for the amount of the check/s that are yet to be submitted to the bank.

CLIENT AUTHORIZED SIGNATORIES

SIGN HERE

OLIVER M. FILOTEO
President / CEO

DAVID GO
Chairman of the Board

SIGN HERE

Company Information

Date **DEC. 5, 2025**

Name

KOLIN PHILIPPINES INTERNATIONAL INC

Account Number

011808000428

Authorized Representative/s

1	Name	Editha M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature
2	Name	Donna May Mendoza	Contact No.	09957319965	E-Mail Address	dmmendoza@kolinphil.com.ph	Signature

e-Collections Schedule of Charges

<input checked="" type="checkbox"/>	Online Collections	Fee	Monthly ADB P2.04M for the first 1200 e-channels txn per year; P17 e-channel real time settlement fee/ txn in excess.
<input type="checkbox"/>	Auto Debit Service	Fee	
<input type="checkbox"/>	Funds Consolidation	Fee	

Over-the-Counter Collections Schedule of Charges

<input checked="" type="checkbox"/>	Real Time Credit	Fee	Monthly ADB P20.36M for the first 4800 OTC txn per yr; P32 OTC Real Time Settlement fee/ txn in excess.
<input type="checkbox"/>	End-of-Day Credit	Fee	

Client Authorized Signatories


 **OLIVER M. FILOTEO**
 President / CEO
 Name & Position, Date


 **DAVID GO**
 Chairman of the Board
 Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
 Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
 Name & Position, Date

e-Collections and Over-the-Counter Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall ensure that prior to availing of any collection service, the Company shall have enrolled its BDO current/savings account/s to be used exclusively in connection with the service ("Company's Account/s").
- The Company shall ensure that all instructions comply with the acceptable format and cut-off time agreed upon by BDO and the Company's Authorized Representative/s.
- The Company shall be solely responsible for the handling and settlement of any and all queries, claims or complaints of the payor, with the assistance of BDO as may be necessary.

Over-the-Counter & Online Collections

- The reference/subscriber number shall be a mandatory field of information for data entry with any over the counter and online collection transaction for the crediting of any amount into the Company's Account/s. It shall be the obligation of the Company to inform its payors of the reference/subscriber number for each transaction.
- The Company shall cause its payors to ensure that the reference/ subscriber number is correct and, for online transactions, funds are available for payment/ debit from his enrolled deposit account with BDO.
- The Company may pass on the transaction fee charged by BDO in relation to the transaction to the payor. The Company acknowledges that BDO shall have the right not to accept and/or process any transaction if the transaction fee is not paid.
- It shall be the obligation of the Company to properly inform its payors, through relevant media or materials, of any transaction fee that it will pass on to its payors and of BDO's right not to accept and/or process any transaction if the transaction fee is not paid.
- The Company acknowledges that BDO shall have the right to still impose the applicable transaction fee for check payments that have been successfully processed but subsequently returned/dishonored.
- The Company acknowledges that BDO reserves the right to debit from the Company's Account/s any item previously credited and subsequently returned/dishonored. The amount shall be debited from the Company's Account/s on the same day that the returned check was received by BDO.
- The Company shall be responsible for updating its payor's records and reconciling these records with the collection reported by BDO.
- BDO may consider, define, and integrate future additional collection channels in addition to the over-the-counter channel and online collections being offered by the Service. Company agrees that any such future additional collection channels and collection modes may be added and integrated by BDO into the Service without prior consent or notice given to the Company. Company agrees to be bound by these future additional collection channels, without need for prior notice or consent.

Auto Debit Service

- It shall be the responsibility of the Company to cause its subscribers to open and maintain a deposit account with BDO and to notify BDO accordingly about such account.

- The Company shall at all times be solely responsible for the accuracy of any information provided in the debit instruction file.

Funds Consolidation (Account Sweeping)

- The Company hereby expressly authorizes BDO to automatically transfer cleared funds in excess of the required minimum balance from its participating sub-accounts with BDO to its header/concentration account with BDO without need for any further act or deed.

Duties and Responsibilities of BDO

- BDO shall provide collections service to the Company via Over the Counter at BDO branches, online through electronic banking services and other alternative channels through its partners.
- BDO shall only process collection instructions that comply with the acceptable format and cut-off time agreed upon by BDO and the Company's Authorized Representative/s.
- In the performance of the services, BDO merely acts as a conduit between the Company and its payors. Therefore, BDO shall not be liable for any claim/action which may arise between the Company and the payor.

Over-the-Counter & Online Collections

- BDO shall credit the Company's Account/s for all successfully received payments or cleared funds for the day. Payments received or funds cleared within cut-off shall be credited at the end of the banking day. Payments received or funds cleared after the cut-off shall be processed and credited to the Company's Account/s the following banking day.

Auto Debit Service

- BDO shall only process debit instructions for those payors with active deposit account with BDO.
- BDO shall process debit instructions based on the debit instruction file submitted by the Company.

Funds Consolidation (Account Sweeping)

- BDO shall facilitate automated fund transfers between the Company's enrolled participating sub-accounts and header/concentration account/s on a daily basis during BDO's end of day batch processing and/or on a pre-determined schedule, as agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only facilitate automated funds transfers of cleared and available funds.

Company Information

Date **DEC. 5, 2025**

Name

KOLIN PHILIPPINES INTERNATIONAL INC

Account Number

000040374521

Authorized Representative/s

1	Name	Edith M. Flores	Contact No.	09175375177	E-Mail Address	eflores@kolinphil.com.ph	Signature
2	Name	Donna May Mendoza	Contact No.	09957319965	E-Mail Address	dmmendoza@kolinphil.com.ph	Signature

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<input type="checkbox"/>	Funds Consolidation	Fee	

Over-the-Counter Collections Schedule of Charges

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<input type="checkbox"/>	End-of-Day Credit	Fee	

Client Authorized Signatories


OLIVER M. FILOTEO
Name & Position, Date


DAVID GO
Name & Position, Date

Bank Authorized Signatories

PAOLO LUIS A. PEREZ **CRISTINA B. GONZALES**
Name & Position, Date

KRISTINA R. DOMINGO **CAROLINE HUANG-GARCIA**
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